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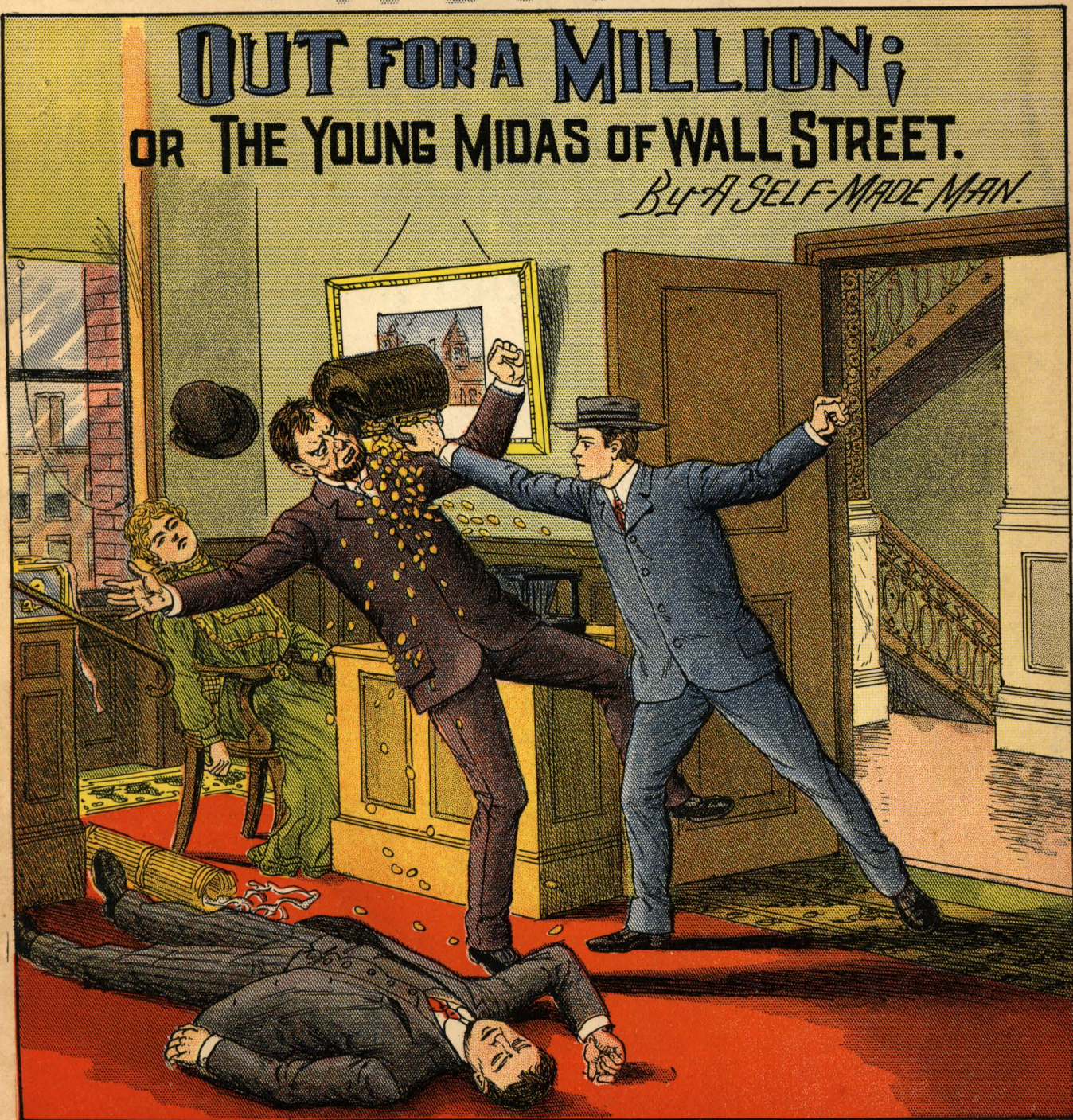
—AND—

FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

OUT FOR A MILLION; OR THE YOUNG MIDAS OF WALL STREET.

By A SELF-MADE MAN.



At that moment Hal unexpectedly entered the office. For an instant he stood aghast at the sight that met his eyes. Then he darted forward and dashed his grip in Lippett's face. A shower of coin inundated the rascal.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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Out for a Million

OR,

THE YOUNG MIDAS OF WALL STREET

By A SELF-MADE MAN

CHAPTER I.

THE YOUNG MIDAS OF WALL STREET.

Two boys met abruptly one morning at the corner of Wall and Broad Streets.

Both were bright specimens of Young America, and yet there was a wide difference between them in more ways than one.

The lad who had come up Broad Street, with a quick, elastic step, had a noticeably alert look that showed he was uncommonly wideawake, and ready to grasp opportunity on the wing; while the other, though smart looking enough, lacked in that essential particular.

To make the comparison more striking the latter, on this occasion, looked quite down at the mouth, as if something of a discouraging nature had happened to him.

"Hello, Jack," cried the alert boy. "Where are you bound? Not in a hurry that is evident. Why, what is the matter with you? You look as if you'd lost the only friend you had in the world."

"I feel about as I look, then," replied Jack, gloomily.

"What's up, old chap?"

"I'm on the outs."

"On the what?"

"O-u-t-s."

"How is that? Explain yourself."

"Busted all to smash," was the reply.

"What's busted all to smash?"

"My boss."

"The dickens he is!"

"Sure as you live. He was in A. & W. for all he was worth, got caught in the slump of the market yesterday afternoon, and lost every penny."

"How do you know?"

"Because it's all around the office."

"It is?"

"Yes; and I and the rest of the office help got fired fifteen minutes ago."

"You don't say."

"That's right."

"And you're out of a job now, eh?"

"That's what I am."

"What do you expect to do?"

"Live on snow balls till I find another."

"Not a very fattening diet," chuckled the alert boy.

"I should say not."

"Well, you certainly looked discouraged."

"I feel so. I've got a mother and a sick sister to support."

"Too bad. Then of course you're open for an offer."

"I'm open for anything with a small salary attached to it."

"How would you like to work for me?"

"For you?" opening his eyes in surprise.

"Sure thing. I'm looking for a bright boy as messenger, office boy, confidential clerk, and cashier-to-be, all rolled into one. I think you'll fill the bill. I'll give you six per to begin with, and raise you as the business booms."

"Do you mean to say that you've opened up on your own account as a broker?"

"You've struck it right first guess. Hal Fisher, Stocks and Bonds. How does that sound?"

"It sounds first rate," replied Jack Webster, in a hopeful tone. "Got the money to back it?"

"Of course I have. Do you suppose I'd hire you if I couldn't pay you your wages? Don't you know I'm the Young Midas of Wall Street?"

"I've heard you called so by several brokers; but I didn't quite understand what they meant by it."

"They meant that whatever I touch turns into gold. Didn't you ever hear the legend about that individual?"

"Never. What was it?"

"Well you see, Midas was a king of a place called Phrygia."

"Phrygia! Never heard of it."

"A country in Asia Minor."

"Asia Minor, eh? That's some distance from here," grinned Jack.

"Rather," replied Hal Fisher drily.

He had been a studious chap when at school, and was well up in both ancient as well as modern history.

"Midas," he continued, "was a king of Phrygia. Having shown hospitality to a party by the name of Silenus, who was a kind of college professor to Bacchus——"

"Bacchus! Isn't that the chap who was always drunk?" asked Jack.

"Oh, I don't know. He was called the god of wine, because he taught the cultivation of the vine and prepared intoxicating drink from the grapes."

"Well, he made other people drunk, then. I heard my boss say one day that broker Fassett was a disciple of Bacchus. That he could put more mint juleps under his vest than any other man in the Street."

"I guess he can. If Mr. Fassett was to sign the temperance pledge, half the cafes in Broad Street would go into bankruptcy."

"Bet your boots they would," snickered Jack.

"Well, let's get back to Midas," said Hal. "For showing hospitality to Silenus it appears Midas was permitted by the god Bacchus to choose whatever recompense he pleased. Being somewhat avaricious he had the nerve to demand that whatever he touched might be turned into gold."

"Did he get his wish?"

"He did that."

"I wish I'd been in his shoes, then."

"Don't you fool yourself, Jack. Remember he wished that everything he handled might turn into gold. Well, everything did. Even the very food that he attempted to eat turned to gold in his mouth."

"The deuce it did."

"So the legend states."

"He must have starved to death, then."

"Such would have been his fate, no doubt, only he got frightened and begged Bacchus to take away so fatal a gift."

"Did he take it away?"

"Yes. He ordered Midas to wash himself in a certain river, whose sands were turned into gold by his touch."

"Do you mean to say that whatever you touch turns into gold?" said Jack.

"Metaphorically speaking such has been the fact within the last year or so."

"Metaphorically speaking is good," chuckled Webster. "I'd like you to explain."

"Well, you see ever since I took to dabbling in stocks every deal I engaged in turned out lucky. That's why the brokers nicknamed me the Young Midas of Wall Street."

"Oh, I see."

"Yes, I've been pretty lucky. I've caught on to a tip or two that turned out to be the real things, and I figured the chances so close that I got out from under just when highwater mark was reached. Others got pinched while I collared the cash every time."

"I wouldn't mind being a young Midas myself for awhile," grinned Webster.

"Well, you come to work for me and maybe you will discover how I do it."

"I'll come to work all right. I can't afford to turn down six per the way I'm fixed. Where's your office?"

"In the Bullion Building?"

"That's a good building for a young Midas," snickered Webster. "Here, there's a golden penny in the gutter alongside of you. Pick it up and see if you can turn that into real gold."

Hal looked down, saw the coin and picked it up.

A grin suffused his countenance as he gave it a glance.

"It has turned into gold," he said, holding the coin close to his companion's eyes.

Jack almost dropped in a fit.

It was not a penny at all, but a five dollar gold piece.

CHAPTER II.

HAL FISHER GETS HIS FIRST COMMISSION.

"Some people have all the luck in this world," grumbled Webster, looking wistfully at the coin.

"That's because other people let all the good things get away from them," chuckled Hal. "You saw this gold piece first. Why didn't you pick it up?"

"Because I was a chump. I thought it was a new penny."

"Thought is responsible for a great many foolish things in this world," said Hal. Well, I won't be mean. I'll change it and give you half."

"Will you?" said Jack, brightening up.

"Certainly. Come up the street to a money broker's."

The gold piece was changed and Jack tucked \$2.50 away in his watch pocket.

"When do you want me to start in?" he asked Hal.

"Well, you may come to-morrow morning at nine. Don't forget the number of my office. It's Room 209, on the fourth floor."

"Bullion Building."

"Right you are."

The boys parted, Hal going toward Broadway, while Webster went up Nassau Street.

Harry Fisher, the hero of this story, was, as we have already intimated, an unusually smart boy.

He lived at a boarding-house on West 24th Street, for his parents had their home in Rochester, and Hal was alone in New York.

He came to the metropolis three years before to begin his business career as errand boy and messenger for a Wall Street broker, named Hutchinson.

In less than a year his abilities advanced him to desk work in the counting-room, and in another six months he was attending to all the margin business of the house.

It was then he began to speculate a little on his own account.

He was uniformly successful in his ventures, which he conducted on some sort of system that had originated in his own head, and he soon had quite a little fund of his own.

He did not confine his trading to any particular broker, with the result that a dozen or more Stock Exchange men got on to the fact that he was making money.

Finally his employer got wind of his operations and called him down.

He told Hal that he must quit monkeying with the market or send in his resignation.

Hal took the matter under consideration and then resigned.

Fifteen dollars per week did not compare in his mind with the profits he was drawing out of his fortunate ventures.

His first idea was to rent desk room somewhere and confine himself to private trading on his own account.

He turned this plan down in favor of hiring an office and setting himself up as a regular broker.

He did not expect to paint the Street red with the business that might come his way; but still it would be a beginning at any rate—he was young and could afford to wait for things to grow.

So he hired a good-sized office in the Bullion Building, with a small private room attached, and had his name painted on the door like the other tenants of the building.

He intended to hire a small lad as office boy; but on meeting Jack Webster, who was a particular friend of his, and finding, as we have seen, that he was out of a job, he decided on the spur of the moment to take him on, for he knew Jack could not afford to remain idle.

He did not have anything particular for Jack to do; but that didn't worry him.

He was willing to pay six dollars a week just to have him around.

On the following morning Jack Webster appeared at the Bullion Building promptly at nine o'clock.

He took the elevator and got off at the fourth floor.

Walking down the corridor he tagged off the numbers till he came to 209.

Here he saw Hal Fisher's name on the frosted glass of the upper half of the door, with the words "Stocks and Bonds" underneath.

"That looks like business," he muttered.

Then he tried the door.

It was locked, for Hal hadn't arrived yet.

Inside of ten minutes however the young Midas appeared, looking as fresh as a daisy after a rain storm.

"I see you're on time, Jack," he said, approvingly.

"That's one of my failings," replied Webster.

"It's a good one. Some people are always the other way. They forget that promptness is one of the virtues which points the way to success."

"I don't see that it has done much for me so far," replied Jack. "I never was late at Mr. Sherman's, and yet I wound up in the soup."

"That wasn't your fault," said Hal, unlocking the door. "Here's a duplicate key. You can open up after this."

"Where do I sit? In that chair by the window?"

"Yes. That will do for the present. Your task at present will be merely to try and kill time."

"That isn't very strenuous work."

"Not for some people, but I don't class you with them. You may find it harder than you think, for you aren't used to it."

"When visitors call I'll take their names into you, of course?"

"To be sure. I'm afraid we are not likely to have many unless you go into the corridor and run them in whether they want to come or not."

"That wouldn't be a bad way to drum up trade. I'll do it if you say so."

"Thanks, but I don't want to have the trouble of bailing you out of the Tombs."

"I might watch the ticker and keep you posted on the market."

"I'm not interested in the market to any great extent as yet. I'll let you know as soon as I am."

At that moment the door was opened, and the rubicund features of Broker Fassett was thrust into the room with an inquiring sort of look on his face.

"Hellow, Fisher," he said, as his eyes lighted on the boy broker, and his rotund body filled the opening, "is this you sheep-shearing den?"

"Yes, sir; come right in," replied Hal briskly.

Mr. Fassett accepted the invitation, and gazed around the rooms in some curiosity.

"So you've actually gone into business for yourself, my boy," he chuckled.

"That's what I have, sir. Can't you drive a few lambs this way to kind of give me a start?"

"Well, I don't know. What commission will you allow?"

"That depends upon the yield of wool."

Mr. Fassett laughed and said if he could be of any service to Hal he would be glad to give him a boost.

"I was just about to give a little commission to Wagner—you know Wagner, don't you?"

Hal shook his head.

"I haven't that honor as yet."

"Well, I'll tell you what I'll do. I'll let you have the commission. I want 5,000 shares of Michigan Northern, and I don't want to be identified with the transaction. Understand?"

"I think I do, sir," replied Hal, with a significant smile.

"Very good. Michigan Northern is going at 91 this morning. You go out and see if you can get the stock, or any part of it. Arrange to have it delivered C. O. D. at the Manhattan National Bank. Understand? Then send me a statement of the transaction and I will send you my check for your commission."

"I will attend to the matter at once, sir. I am greatly obliged to you. This is my first order, and I sha'n't forget that I owe my start, so to speak, to you."

"That's all right, boy. Come out and have a mint julep with me."

"Thank you, sir; but you'll have to excuse me as I do not drink."

"You mean you don't drink mint juleps, eh? Well, you can take something else."

"I mean I don't drink anything but——"

"But what?"

"Adam's ale—plain cold water. I promised my mother that I would not touch anything in the intoxicating line while I was away from home, and I feel in honor bound to keep my word. Besides, I think it a bad practice for a boy anyway."

"That's right," agreed Mr. Fassett, whose purple nose was crossed and recrossed by little threads of red, "stick to it. Drinking is a bad hobby—a very bad one. If it wasn't for my legs I'd sign the pledge to-day."

"Why, what has your legs to do with that, Mr. Fassett?"

"Everything, my boy. I can't pass a cafe in the street but those legs of mine carry me right inside and up to the bar in spite of myself."

"Well, sir, that's too bad; but your legs can't compel you to drink."

"Yes they can."

"How is that?"

"They've got a private arrangement with my right hand and my mouth. I feel impelled to call for a mint julep just as soon as the barkeeper looks at me. My fingers seize the glass, my elbow crooks, and the deed is done. I can't help myself to save my life."

Mr. Fassett spoke solemnly, and with apparent earnestness.

Hal kept a sober face, but Jack, who was listening, had to cram his handkerchief into his mouth to keep from laughing outright.

"Well, I must be going, my Young Midas. I feel very

much in need of a mint julep to brace myself up for the strenuous affairs of the day. Good by, my boy. Get those shares as soon as you can—the sooner the better.

Mr. Fassett, who had already stowed away six juleps under his vest that morning made a bee-line for the elevator with his thoughts on the nearest cafe.

CHAPTER III.

HAL TAKES A SHY AT THE MARKET.

"Jack," said Hal, after the portly figure of Broker Fassett had faded from the room, "I'm going out to attend to my first order."

"All right, Hal. I'll look after the office while you're away. Any idea when you'll get back?"

"No. It all depends on what success I have in finding those shares of Michigan Northern. I may be an hour, or I may be two or three."

"It was a lucky thing that Mr. Fassett bobbed in here—that is lucky for you and unlucky for Mr. Wagner, who lost a good prospective commission."

"That's right," said Hal. "If my luck only sticks I'll soon have things humming up here."

"Well, I hope it will stick then, and that you'll be obliged to get some help to vary the monotony. A nice, good looking stenographer would add greatly to the business aspect of the office."

"And keep your tongue from getting rusty, I suppose," replied Hal, with just the ghost of a smile.

"I don't think you need worry about that. When you have work enough to hire a typewriter I guess you'll have business for me on the outside. At any rate I hope you will. I prefer to keep on the move—it's healthier."

"Well, I look to you to put up a good bluff if any lamb wanders in here by mistake," said Hal, with his hand on the door knob.

"I won't let him escape, bet your life."

Hal chuckled and walked out of the office.

He had pretty good luck in picking up the necessary shares of Michigan Northern, and secured the whole 5,000 by eleven o'clock.

Then he returned to the office, wrote a note to Mr. Fassett acquainting him with the fact that all the shares would be delivered at the Manhattan National Bank before three o'clock, and sent it over to the broker's office by Jack.

As it was too early to go to lunch yet, he took up a financial paper and began to study the pulse of the market.

He was as familiar with the current stocks as any broker in Wall Street, and the reading was quite interesting to him.

Presently he saw a paragraph about Michigan Northern. It stated that a rumor was going the rounds of the financial district that this road was about to get control of

the M., P. & C., a competing line that paralleled its track and by reducing freight and passenger rates had proven a thorn in its side.

It hinted that for more than a year the Michigan Northern interests had been quietly absorbing the stock of the rival road wherever they could find it, and had at last, it was believed, obtained a majority interest.

At any rate it was expected that something would be doing at the annual election of directors and officers of the M., P. & C. road, which would take place in a few days.

If the Michigan Northern people succeeded in electing a majority of their own friends on the Board, there was no doubt that would end the opposition between the roads, and that M. N. stock would take a boom in consequence.

"I guess Mr. Fassett is buying in Michigan Northern for a pool of insiders who mean to reap a barrel of money through the rise that is certain to come if there is any real truth in this paragraph. The chances are that the crowd for whom Mr. Fassett is doing business have a pointer on the situation. It looks good enough to me to take a chance with. I always like to get in on the ground floor with the big bugs if I can. Michigan Northern has been selling low for more than a year. Before the M., P. & C. went into operation it used to sell at 115 and over. I see no reason why it shouldn't get up to that point again if the road gets control of the opposition line. I have money enough to buy 2,000 shares at 91, on a ten per cent margin, so I think I'll take the chance."

When Jack returned from Mr. Fassett's office he had decided to get into Michigan Northern.

So putting on his hat he went around to the safe deposit company where he kept his funds on tap, drew \$18,200 out of his box, and then repaired to Broker Hapgood, who had done some business with him before.

He found the broker and was admitted to the private office.

"Hello, Fisher," greeted Hapgood. "Glad to see you. I hear you've taken an office in the Bullion Building, and that you've a brand new pair of shears in your desk on the lookout for stray lambs who manage to get away from the rest of us."

"Who told you that, Mr. Hapgood?"

"Why, Mr. Fassett told me an hour ago when I met him swallowing one of his mint juleps in the Alhambra cafe."

"Well, I suppose whatever Mr. Fassett says is so," smiled Hal.

"I generally find him to be pretty accurate in his remarks. I may take it as a fact then that you've branched out on your own hook."

"Yes, sir. Drop up and see me when you happen to be in the Bullion Building. Here's one of my cards," and Hal laid a bit of pasteboard on the broker's desk.

"Thank you, I will. I suppose now that we are to have you for a business rival you'll soon be absorbing all the cream and leaving only the crumbs to the rest of us."

"How do you make that out?"

"You know you have got the reputation of being the

Young Midas of Wall Street. If your good luck continues you'll be doing a land office business before long, with the rest of us looking on, and picking up what you don't want."

"I guess it won't be quite as bad as that. It is a good deal more likely that you brokers, as soon as you learned I had opened up, got out all your extra shears and had them sharpened up in expectation of clipping a little of my wool to decorate your bank books with."

"Oh, you wouldn't suspect us of having unfriendly designs toward you, would you?" laughed Mr. Hapgood.

"Well, I'd hate to offer you gentlemen too much of a chance. The temptation might prove too much for you."

"You seem to have a poor opinion of us."

"I hope not," replied Hal, with a chuckle; "but I believe in keeping the stable door locked when the horse is inside. I've only been in Wall Street three years, it is true, but I've been here long enough to learn a few things."

"For example?" asked Mr. Hapgood with a smile.

"Well, I've noticed for one thing that every one of you gentlemen make it a point to find out just how much money your best friend has got, and when you've sized up the pile, begin devising some plan to get possession of it. If you succeed then you take him by the hand, tell him what a good fellow he is, and how sorry you are he got pinched."

"Great Jerusalem! Is that your opinion of us?" Mr. Hapgood asked.

"Why, yes; isn't it correct?"

"Oh, come now, Fisher, you're just a trifle too hard on us. You know we don't do any such thing."

"Don't you? Now you and Mr. Fassett are the best of friends, aren't you?"

"I admit we are."

"Very good. He may be bulling a stock to-morrow, and you, seeing a chance to win by bearing it, it becomes a struggle between you two as to who shall get the other's pile. Isn't that right?"

Mr. Hapgood scratched his head with a quizzical smile, but said nothing.

"I may be wrong, but it always struck me that you brokers were watching each other like hawks watch chickens in a barnyard; and whenever you get a chance to swoop down and get away with the other's pile you do so."

"It's always a fair speculation, isn't it?" asked Mr. Hapgood with a bland smile. "A month ago you made quite a snug little sum by buying a certain stock on margin that a syndicate was booming, sticking to it till it reached high-water mark and then selling out just in the nick of time to save what you had made. What you stowed away in your clothes somebody else lost. It seems to me that you did about the same as some of us are doing every day."

The broker looked at Hal with a twinkle in his eye.

"Well, Mr. Hapgood we won't argue the point any longer. I didn't come in here to waste your time but to get you to buy 2,000 shares of Michigan Northern for me on a ten per cent. margin. The stock is ruling at 91. There's my margin," and Hal laid the bills on the broker's desk.

Mr. Hapgood did a little figuring on a pad, then he counted Hal's wad.

"That's correct," he said, writing a memorandum of the transaction on a slip of paper and ringing for his office boy.

"Take this money and paper to Mr. Green," he told the boy.

The youth carried it away into the counting-room and presently returned with a memorandum which the broker handed to Hal.

"Thank you, Fisher, for the order. I presume I may expect to see you have your customary good luck with this deal?"

"I hope so, sir. I'm not in this thing for fun."

"I presume not, no more than the rest of us. It's a big game of chance all around, though you appear to be one of the uncommonly fortunate ones. You haven't been nipped yet, I believe."

"Not yet."

"Then that is a pleasure to come," chuckled the broker.

"It is a pleasure I'm willing to defer as long as possible," replied the boy, taking up his hat and bowing himself out of the office.

CHAPTER IV.

MR. ELMER BISHOP.

In a few days the announcement was made that Michigan Northern had gained a majority of the stock of the M., P. & C. road, and there was an immediate boom in the former, the shares rising steadily from around 91 to 99 the first day.

Jack, of course, knew that his boss was in on the deal in Michigan Northern, and he spent a good part of his time watching the quotations on the ticker.

Eight points rise meant a gain of \$16,000 for Hal, and when the Exchange closed at three Jack hastened to congratulate him on his luck.

"This yarn about you being the Young Midas of Wall Street is no fiction, bet your boots," said Webster, emphatically.

Hal laughed.

"It's a fine thing to be born lucky, isn't it?"

"That's what it is. How high do you think Michigan Northern will go?"

"That's too deep a question for me to answer; but still I believe it will go to 110 at any rate."

There was a knock at the outer door and then in walked Broker Hapgood.

"Good afternoon, Mr. Hapgood. Pleased to welcome you to my sheep shearing den. Take a seat."

"You're pretty well fixed here, my young friend," replied the broker, seating himself, and looking around. "Where did you pick up those water colors you've got on the wall?"

"I got them in Nassau Street."

"You seem to have some taste in the artistic line. By the way your stock has gone up eight points. Same old

luck. No wonder you're called the Boy Midas of Wall Street. Every stock you handle turns up a winner."

"You should put it the other way. That I never handle any stock but a winner," laughed Hal.

"It doesn't make much difference how you put it I guess. Well, got any customers yet?"

"I've had one. This is my first day remember."

"Then I'll be your second. Buy me 1,000 shares of M. & N. at 72, and have it sent C. O. D. to my office as early as possible to-morrow morning."

"Thank you, Mr. Hapgood, I'll execute that commission with pleasure."

The broker gave him a memorandum order which Hal laid on his desk, and soon afterward took his departure.

Next morning soon after Hal reached the office the carrier delivered to him a registered letter for which he signed.

He tore it open, wondering who it was from, and some bank bills dropped out.

He counted it and found it amounted to \$610.

The following letter accompanied the money:

"CARLYLE, N. J., Oct. 5, 19—.

"MR. HAL FISHER, Stock Broker,

"Room 209, Bullion Building, Wall Street.

"DEAR SIR—I enclose herewith \$610 as a ten per cent. margin for 100 shares of C. & V. stock at 61. I saw your advt. in the Financial Ticker. Please use your own judgment about selling the shares should they go up, as I expect they will.

Yours truly,

"MISS EDNA HARLEY."

Hal entered the order in his book and then wrote a note to Mr. Hapgood, who had agreed to divide commissions with him on all bonifide outside business he got, asking him to buy 100 shares of C. & V. for Miss Harley, subject to his (Hal's) order, and sent the message over by Jack.

"Business is beginning to rush," said Webster as he seized his hat to execute the order. "Two messages to carry in a little over a day isn't so bad."

"Run along, sonny, and don't make any remarks," laughed Hal.

He put on his own hat, locked the office and went out on the curb to buy the 1,000 shares of M. & N. at 72 for Mr. Hapgood.

Before he left he glanced at the ticker and saw that Michigan Northern was quoted at par.

He had no difficulty finding a broker who had 1,000 shares of M. & N. for sale, and he arranged with him to send it to Mr. Hapgood's office.

When Hal got back to his office, Jack told him that there was an old gentleman in his private room waiting to see him.

"An old gentleman, eh? What's his name?"

"Bishop."

"I don't know any person by the name of Bishop," replied the young broker. "Maybe he's some one who saw my advt. in the Financial Ticker."

"He doesn't look prosperous enough for a speculator," said Jack.

"You can't always tell by a person's outward appearance what he is worth. I've seen people come into Mr. Hutchinson's who looked like tramps almost, and yet they had fat wads in the bank to their credit."

Hal walked into his sanctum, and there saw a small, plainly attired old man, with white hair and florid complexion.

He had a pair of very bright eyes, that peered out from under bushy, beetling brows, and he carried a stout cane with a carved handle.

"Good morning, sir," said Hal, politely, as he placed his hat on the top of the desk. "What can I do for you?"

"I wish to see Mr. Fisher," said the old gentleman, looking at Hal sharply.

"That is my name, sir."

"Mr. Hal Fisher, the broker?"

"Yes, sir."

"Well, well," said the old gentleman, "you seem very young for a broker."

"I'm eighteen, sir; but I'll be older after awhile," with a smile.

"Of course, of course," replied his visitor. "How long have you been in business, Mr. Fisher?"

"This is my second day, sir," replied Hal, frankly.

"Indeed. May I ask if you were recently employed by Mr. George Hutchinson, of No. — Wall Street?"

"Yes, sir."

"Then you are the young gentleman the newspapers have referred to as the Young Midas of Wall Street?"

"Yes sir; they have called me that."

"You have the reputation of being very fortunate in the speculative field."

"I have been lucky, sir, up to the present time."

"You have a very bright and honest face."

"Thank you, sir, for the compliment."

"I am not often deceived in faces. I can easily see that you are much smarter than the average boy of your years."

"I hope I am smart enough to make a million in the Street, for that is what I am out for."

"You hope to make a million some day, eh?"

"I do."

The little old gentleman regarded him for a moment in silence.

He seemed to be studying the boy carefully.

"Well, Mr. Fisher," he said at length. "I presume you have not many customers as yet?"

"Not many, sir. I hope to accumulate a number in time."

"I am a strong believer in the old saying, 'Nothing succeeds like Success.' You have all the elements of it in your make-up. You are, I may say, a born winner. I consider myself an excellent judge of human nature, for I have been dealing with men and conditions in Wall Street for the past forty years."

"Forty years, sir?" exclaimed Hal, regarding his caller with much interest.

"Yes. My name is Elmer Bishop."

A great light suddenly broke in on Hal.

When Jack said his visitor's name was Bishop, the young broker did not for a moment associate him with the well known Elmer Bishop, a millionaire operator, whom he had never seen, but had heard a great deal about.

Now he woke up to find his little office honored by the presence of one of the most successful speculators in the Street—a man whose name was a power in the financial district.

"I am very glad to know you, Mr. Bishop," said Hal, feeling a certain reverence for the monied mogul before him, though the little old gentleman didn't look as if he had \$100 in bank.

"And I am very much pleased to make your acquaintance, young man. I have had a curiosity for some time to meet you. Before the newspapers printed that paragraph about you I heard a dozen or more brokers speak about a certain Hal Fisher who had been nicknamed the Young Midas of Wall Street. I questioned several as to how you had acquired this singular title, and all agreed that it was due to your phenomenal success on the market. How came you to leave Mr. Hutchinson?"

"Well, sir, he objected to me continuing to speculate, and gave me the choice between dropping it or leaving his employ. I left. Instead of looking for another position I opened this office with an eye to the future."

"Mr. Fisher, I suppose you would not object to executing a commission for me once in awhile?" said the old gentleman, with a twinkle in his eye.

"Object! I should only be too delighted to do some business for you," said Hal, eagerly.

"Very well. I will add your name to my list of brokers. I have a little order to give you now. I want you to go out and buy me 30,000 shares of Southern Texas, if you can get it. Have it delivered C. O. D. at the Chemical National Bank. And try and get it before to-morrow noon."

"Thirty thousand shares, sir," replied Hal, quite tickled at the size of the order.

"Yes. There is my card. Send your statement to me as soon as you have completed the order, and I will send you my check for your commission," said Mr. Bishop, rising from the chair.

"All right, sir. I am very much obliged to you for this order. You show a good deal of confidence in me, even if I am only a boy."

"There are boys and boys, just as there are men and men. You understand me. I have sized you up and feel confident you will not be found wanting. Good day."

Hal accompanied his visitor to the outer door and bowed him out.

Then he walked over to where Jack was reading a morning paper.

"That little old gentleman, whom you thought to be as poor as a church mouse, has just left me an order to pur-

chase for him 30,000 shares of a certain stock," he said to his messenger.

"Thirty thousand shares!" exclaimed Jack, looking astonished. "You're joking, aren't you?"

"Does that look like a joke?" said Hal, showing Jack Mr. Bishop's signed order.

"Jerusalem! He must be some nabob in disguise. Who is he any way?"

"One of the biggest operators in the Street."

"What! That little old man?"

"Yes. Didn't you ever hear of Elmer Bishop?"

"Sure, I've heard of him. You don't mean to say that is Elmer Bishop?"

"That's who he was."

"Then all I've got to say is that you're the luckiest fellow in the Street to get in with him. He can make your fortune as sure as your name is Hal Fisher."

CHAPTER V.

MISS EDNA HARLEY.

Hal put on his hat and went out to buy the Southern Texas shares.

He picked up about 10,000 among the curb brokers, and then visited different brokerage firms to get the rest.

Among others he went into Mr. Fassett's office.

"I haven't a single share," replied the broker to his query. "Who are you buying it for?"

"You will have to excuse me answering that question," answered Hal.

"Ah, I see," said Mr. Fassett, closing one eye and regarding Hal with the other. "How many shares are you looking for? Perhaps I can get you some."

"If you know any one who has some for sale at the market price I should consider it a favor if you would direct me to them."

"You might try Hallowell & Kent. I think they have some. Also Bentley & Davis, in the Vanderpool Building."

"Thank you, Mr. Fassett. I will try them."

That afternoon Michigan Northern closed at 105.

Miss Harley's C. & V. stock also showed an advance of two points.

The late mail brought three letters to Hal.

One contained Mr. Fassett's check for commission on the purchase of the 5,000 shares of Michigan Northern.

The other two were from people out of town who had seen Hal's advertisement in the Financial Ticker.

They enclosed postoffice orders for money to cover margins on small purchases.

Small speculators were invading the Street as the market was buoyant and promised profits.

By eleven o'clock next day Hal had secured the 30,000 shares of Southern Texas, and he then sent word to Mr. Bishop to that effect, enclosing his statement of account.

That day he received several more answers to his advertisement in the Financial Ticker, and next morning he got Mr. Bishop's check covering his commission and a brief note commending him for his promptitude in executing the order.

Two days later Michigan Northern jumped to 112.

At that figure Hal decided to sell.

When he figured up his profit on the deal he found he had made \$41,000.

He still held on to the C. & V. shares, as an unexpected boom had sent them up to 69, and they promised to go higher.

A few days afterward, when the stock reached 75, Hal heard something on the street that induced him to close out Miss Harley's deal in a hurry.

It was a lucky thing he did so, for the very next morning the bottom dropped out of C. & V., and the stock went down to 49.

Hal wrote a letter to the young lady, informing her that he had sold the stock at a profit and held \$1,900 subject to her order.

He gave the letter to Jack to post.

That young chap instead of carrying it in his hand put it into his inside pocket when he went out, and when he came to the first letter box dropped it in.

That is he thought he did.

As a matter of fact he posted another letter—one he had himself received that morning, and which reposed beside Miss Harley's letter in his pocket—in place of the right one, and did not find out his mistake for two days, when he mailed it without saying anything to Hal about the matter.

That same afternoon a very pretty, neatly dressed young lady, with a rosy complexion, entered the outer office.

Jack hastened to find out what she wanted.

"Is Mr. Fisher in?" she asked in a sweet voice that quite captivated Jack.

"Yes, Miss. What name shall I tell him?"

"Miss Edna Harley."

Jack nearly collapsed.

He had posted the delayed letter to her only a couple of hours before.

Of course she could not have received it.

Hal would find that fact out, and he would be asked if he had mailed it promptly.

As Jack was an honest, straightforward lad, he would feel obliged to own up that he had carried the letter two days in his pocket before posting it.

Then Hal would have something to say about his carelessness and so on.

Such was the tenor of Jack's thoughts as he carried the visitor's name into the private office.

"Ask her to walk in," said Hal.

The young broker was much impressed by his fair caller's loveliness.

"Please take a seat, Miss Harley. I am delighted to meet you."

"Are you Mr. Hal Fisher?" she asked doubtfully.

She had expected to find a man of some years instead of a boy as the broker to whom she had sent her \$610.

"Yes, Miss."

"I saw your advertisement in the Financial Ticker about ten days ago," she began, "and I sent you a registered letter containing \$610, with a request that you would buy me 100 shares of C. & V. stock at the then market price of 61."

"That's right, Miss Harley," replied Hal. "I bought the shares at 61 and sent you a memorandum receipt as evidence of the fact, which I presume you received."

"Yes," she answered. "I watched the quotations in the paper and noticed that the stock went as high as 75."

"That is quite right."

"Two days ago I saw that it had suddenly declined to 49," she said, tears springing to her eyes. "I left it to your judgment to sell the shares if they went up, as I confidently believed they would, but I suppose I had no right to expect you to interest yourself in my little deal. So, as I have not heard from you, I thought I would call and see you, though I dare say I have lost all my little savings."

She looked down in her lap and seemed to be greatly depressed.

"Didn't you get my letter? I mean my second letter, Miss Harley?" asked Hal.

She shook her shapely head sadly.

"No. I only received one letter from you. The one containing the memorandum to which you have just referred."

"Why, I sent you a statement of account on Tuesday. This showed that I had sold your shares at the top of the market, namely 75, the day before the slump of the stock. I informed you that I had \$1,900 in my hands subject to your order."

The visitor looked at Hal as if she thought she must be dreaming.

"Nineteen hundred dollars!" she said, in a bewildered tone. "I don't think I quite understand you. I did not get such a letter. Did you really sell my stock at 75?"

"I did, Miss Harley, I am pleased to say. You made a profit of \$1,300 on the deal. Will you take it with you now?"

The sudden revulsion of her feelings quite overcame Miss Harley.

She looked at Hal with swimming eyes, and then she broke down and actually cried.

She couldn't help it, though when she began to recover her composure she was heartily ashamed of herself.

"I hope you will excuse me, Mr. Fisher," she said at length; "but I thought I had lost all my money. I knew it was foolish of me to invest every cent of my savings in the stock market. If I had really lost it I should have only had myself to blame. You were indeed kind to take care of my little investment, and I shall never forget what I owe you as long as I live."

She flashed him a grateful look, and Hal thought she had the loveliest eyes of any girl he had ever met.

After that they got upon quite friendly terms.

He found out that she was an orphan, and that she taught school in Carlyle.

The \$610 she had sent Hal represented the greater part she had saved since she began to support herself.

She told him that she had had a dream one night about the stock market and that in the vision she was told if she would buy C. & V. shares, a stock she had never heard of before, she would surely triple her money.

"And I have done that, haven't I?" she said, with a bright smile.

"You have indeed, Miss Harley," replied Hal.

Edna Harley remained altogether an hour in Hal's office, and the young people seemed to be mutually taken with each other.

Finally when Hal placed the \$1,900 in her hands he said that if she cared to leave a part of her winnings in his hands to invest as his judgment dictated he would be glad to accept the commission.

She readily agreed to this suggestion on his part, handed him \$900 and placed the balance of the money in her bag.

"I cannot promise you when I will be able to place your money to the best advantage," he said, when she rose to go, "but you will hear from me when I do."

"Thank you, Mr. Fisher. You are very good to interest yourself in me."

"Not at all," he replied, with a look that caused her eyes to droop. "I am very glad to be of service to you."

He escorted her to the elevator, and saw her safely aboard one of the descending cages.

Then he returned to his office with a new and strange sensation that was intimately associated with the charming young girl who had just left him.

CHAPTER VI.

HAL MAKES ANOTHER GOOD HAUL.

Quite a little business began to come Hal's way now.

Some newspaper reporter had got hold of the fact that the Young Midas of Wall Street had gone into business as a broker on his own account, and after interviewing Hal published his story in one of the big dailies.

The reporter said that all the boy's customers were getting rich through trading with him, and as a consequence a lot of people began dropping in at Hal's office, largely out of curiosity to see and talk to the lucky boy.

Those smitten with the speculative fever left orders with him to execute, on the principle that nothing succeeds like success.

They all wanted to gain through connection with the fortunate boy broker.

Hal concluded he could afford to hire a stenographer, who was also a good bookkeeper, so he advertised for such a person in the "Help Wanted—Female" column of a big

daily, and next morning when Jack arrived just before nine o'clock the corridor in the neighborhood of the office was almost blocked by an array of young womanly loveliness that quite staggered him.

"Are you all after the job?" grinned Webster, as he pushed his way to the door.

"Yes—yes," came in chorus from the applicants.

"Well, the boss won't be here for fifteen or twenty minutes yet, but you may all walk in and stand around till he comes," said Jack.

"But I was here first," cried one pretty girl, who stood next the door.

"All right," answered Jack, you can go into the private office and wait there. That will give you the first chance at Mr. Fisher's ear."

"I was here second," exclaimed another girl.

"I'll remember you," chuckled Jack.

"Isn't he good looking!" said one girl to a companion.

So the girls all trooped into the outside office, while Jack showed the fortunate first one into Hal's sanctum, and told Number Two to stand near the door.

Within twenty minutes Hal appeared and was rather astonished at the crowd of young ladies who were waiting for him.

There must have been thirty at least, and the job of selecting one out of the lot seemed quite formidable.

However, the Young Midas was equal to the occasion.

He had an interview with every applicant, taking down their names and addresses and listening to their qualifications for the position.

As Hal was a good looking boy there wasn't a girl in the crowd but was eager to work for him, more than one lopping off a dollar or two on her wages in the hope of catching on.

He made no selection that morning, but said he would communicate with the fortunate applicant in a day or two.

He finally hired a pretty and modest appearing girl named Ruth Benson, whose talents seemed to quite fill the bill, and he wrote her to come to work on the succeeding Monday at nine o'clock.

As the days went by business continued to grow with Hal, and he divided his commissions with brokers Fassett and Hapgood, for not being eligible to membership in the Stock Exchange he was necessarily debarred from doing business direct.

It was about this time that Hal discovered a corner was being formed to boom D. & G. shares.

He accidentally overheard two brokers talking about the deal in the safe deposit vaults where he kept his money, and it made him keep his eyes on D. & G. for the next few days.

He soon noticed that a great many thousand shares of the stock were changing hands at the Exchange, and that the price was gradually going up from 72, where it had been ruling for some time, to 75, with every indication of a boom in prospect.

"I guess I may as well get into this thing," he mused.

"It looks like a good thing, and I don't like to let good things get away from me, for they're not so plentiful in Wall Street these days."

Accordingly he drew \$15,000 from his safe deposit box and took it around to Mr. Fassett's office.

"I want you to buy for my personal account 2,000 shares of D. & G. at 75, Mr. Fassett. Here is my margin."

"All right, my boy. I'll accommodate you. Going into D. & G., eh? Just bought 10,000 shares myself. It's good for a ten point rise, my Young Midas."

"That's what I think, Mr. Fassett, or I shouldn't be putting my good money into it."

"How much money do you want to make, young man? Do you expect to clean out the Street?"

"I'm out for a million. I guess that will satisfy me," replied Hal, smiling.

"Out for a million, eh? You're quite modest. I haven't made a million yet, and I've been fifteen years in business."

"I hope to have my million by the time I'm twenty-one."

"Well, I hope you'll get it, but I have my doubts. One of these fine days you may get a jolt that'll surprise you. Remember you're in a mighty risky business."

"It's risky enough; but I'm not asleep at any stage of the game. I'm looking out for number one all the time."

"We're all doing that, Fisher; but that doesn't prevent us from getting it in the neck once and awhile. No matter how smart a man is, or how often he's been up against the game, he is liable to be cleaned out down to his last dollar in a single hour by an unexpected turn of the market."

"That's true. The woods are full of busted brokers, as well as busted lambs. But that's because the unlucky ones took too many chances to make the mighty dollar. Some people aren't satisfied unless they reach out for everything in sight."

Mr. Fassett took up Hal's wad, counted it, and finding it all right sent it in to his cashier with a few words on a bit of paper torn from a pad.

In a few minutes the office boy returned with the usual memorandum of the transaction, and Hal took his departure.

Two days afterward D. & G. began to rise in good earnest.

It hopped from 76 to 84 in a day.

On the following afternoon it closed at 89.

The brokers and the general public woke up to the fact that a live boom was on and everybody made a scramble for some of the shares.

Of course that made matters lively at the Exchange where the principal interest centered around D. & G. standard.

Many people were optimistic enough to insist that the stock was going to par, and backed their opinion with money; while others had the contrary idea and wouldn't touch a share with a ten-foot pole.

Hal kept his ears wide open wherever he went, drank in all he heard, made notes of what the big brokers said about

D. & G., and finally when the shares reached 95 he sent word to Mr. Fassett to close out the deal.

His 2,000 shares were sold at 95 1-2, and he found himself a winner of \$40,000.

He now had something over \$100,000 in the safe deposit box, over \$80,000 of which he had made since he started out for himself.

As it was the accepted opinion in Wall Street that Hal had accumulated quite a good-sized wad, several unscrupulous brokers tried to put up jobs on him to try and get some of his money away from him.

They were not very successful in their underhand schemes as Hal was too wide awake to be easily caught napping.

A curb broker by the name of Jacob Lippett was the most strenuous of these schemers.

It angered him to think that a mere boy should be so successful when a man of his wide experience was compelled to scratch about at a lively rate to meet his engagements.

"It's about time this Young Midas of Wall Street was taken down a peg or two," he told a crony.

"That's right," replied his friend. "If we only could think of some way of doing him up."

"Oh, he isn't infallible," snorted Lippett, with a sneer. "We'll reach him yet."

"He seems to be a wise youth," laughed the other.

"There are more ways than one of killing a cat," replied Lippett, turning away with a wicked laugh.

CHAPTER VII.

A GAME THAT DIDN'T WORK.

Mr. Elmer Bishop was so pleased with the way Hal Fisher executed the first commission he had entrusted to him that he soon gave him another one of equal importance.

He also sent him several good customers, and, in various ways, showed a friendly feeling toward the young broker.

He also told Hal if at any time he was badly caught by a slump in the market, to come to him and he would see what he could do to extricate him.

This showed that Hal stood pretty high in the little old gentleman's good graces.

One morning just after Hal had left the office to hunt up a block of certain stock that Mr. Bishop wanted, a smartly dressed man entered the waiting-room and asked for him.

"Mr. Fisher has just stepped out," said Jack.

"When do you expect him back?" asked the caller.

"In about an hour, sir."

"An hour," replied the man, drawing out his watch and looking at it. "Too bad, I'm afraid I can't possibly come back in an hour. I was recommended to Mr. Fisher, by Mr. Burling, of the Vanderpool Building. I have a certifi-

cate of Grand Pacific stock for fifty shares which I wish Mr. Fisher to sell for me at the market price, which at present is 210."

He drew an oblong envelope from his pocket and showed the security to Jack.

"You see I haven't got much more than enough time to catch the 11.10 express for Washington, where I have business of importance awaiting me which will engross my attention for several days, that's why it will be impossible for me to return here in an hour."

"Well, sir, if you would care to leave the certificate I can hand it to Mr. Fisher when he comes in. I'll give you a receipt for it."

"I'll do that," replied the caller with alacrity.

"What is your name, sir?" asked Jack.

"John Darley."

"And your address?"

"No. 16 Sunset Terrace, Brooklyn."

"Take a seat and I'll have a receipt for the stock made out in proper form."

Jack went over to Miss Benson and asked her to typewrite a receipt for Certificate No. 600, fifty shares, of Grand Pacific Railway.

She did so.

Then he told her to typewrite an order directing Hal Fisher to dispose of the certificate of stock at the market price.

"Here is your receipt," said Jack, handing it to the gentleman.

"Thank you," he said, starting to go.

"One moment," said Jack. "Kindly sign this order directing Mr. Fisher to sell the certificate."

Mr. Darley took the paper grudgingly and read it over.

He didn't seem to relish the idea of signing the document, and held it for several moments in his fingers.

"This isn't necessary, is it?" he asked.

"Yes, sir. I don't think Mr. Fisher would accept the commission without it."

"Very well," replied the gentleman, drawing out a lead pencil and writing his name apparently at the bottom of the paper.

Handing it back to Jack he hastily took his leave.

"If that's his signature it's a beaut," muttered Jack, looking at the unintelligible scrawl Mr. Darley had made. "Blessed if I can read it. It looks as much like John Darley as I look like Hal Fisher, and I'm willing to swear I don't resemble my boss even a little bit."

When Hal returned about an hour later Jack carried the envelope containing the certificate of Grand Pacific stock into the private office.

"Here's a certificate of stock that a man named John Darley left here for you to sell for him, and here is his order to do so."

Hal looked at the order and couldn't make head nor tail of the signature.

"What did you say his name was, Jack?"

"John Darley. He lives at 16 Sunset Terrace, Brooklyn."

A Mr. Burling, who has an office in the Vanderpool Building, recommended him to you."

"Mr. Burling," said Hal, thoughtfully. "I don't know the gentleman. However, it was very kind of him, whoever he is, to send me a customer. But why did this Mr. Darley leave this certificate with you?" continued the young broker. "Why didn't you tell him to come back later—say in an hour or so, when I would be here?"

"He said he couldn't come back as he had only just time to catch the 11.10 train for Washington, where he has important business that will keep him several days."

"Oh, that was it?"

"Yes. So I told him he could leave the stock if he wished with an order for its sale, and I would hand them to you. I had Miss Benson typewrite the receipt and the order. I can't say that I admire his signature much."

"Why it's nothing but a scrawl. That won't do at all. That would stand for about anything under the sun but a man's signature. I guess I'll do nothing with this until Mr. Darley gets back from Washington."

Hal took the certificate of Grand Pacific stock out of the envelope and looked at it.

It was made out in the name of George Baker and seemed to be all right.

"A few hours more or less can't make any difference to Mr. Darley in the disposal of this certificate. I dare say I can sell it in an hour after I have seen him personally. Grand Pacific hasn't fluctuated anything to speak about for the past week or two, so the price is likely to remain stationary for several days to come."

Hal returned the stock to the envelope and put it into his safe.

In about twenty minutes Jack came into the room and told Hal that Jacob Lippett, the curb broker, wanted to see him.

"Ask him to step in," said the young broker.

Lippett, a tall, well-built man, with a saturnine countenance and Galway whiskers entered the private office.

"Morning, Fisher," he said, in a free and easy style, taking a seat beside the desk.

"Good morning, Mr. Lippett. What can I do for you?" replied Hal.

"I am looking for some shares of Grand Pacific," said Lippett. "Know anybody that has some?"

"Grand Pacific, eh?" said the boy, thinking of the certificate in the safe.

"Exactly. Grand Pacific," replied Mr. Lippett, with his ferret-like eyes on Hal.

"How many shares did you want?"

"Well, fifty will do if I can't get any more," the man replied in an off-hand way.

"I've got a fifty-share certificate in my safe that was left here this morning for sale, but——"

"I'll take it," said Mr. Lippett, briskly. "It's ruling now at 210. That will make it \$10,500. I'll give you my check for that amount," and he put his hand in his pocket to get his book.

"Hold on, Mr. Lippett. I can't sell that certificate yet awhile."

"Why not?" asked the curb broker sharply.

"Because the owner failed to leave me a proper written authority to sell the stock,"

"I thought you said he left it for sale."

"My office boy says he did, but that is practically all the authority I have."

"Oh, if he told your office boy that he wanted you to sell it that is good enough."

"No, sir. It isn't good enough for me. I don't do business that way."

Mr. Lippett looked disgusted.

"What's the use of splitting hairs about a small matter like this. I want the shares. You've got them for sale. Why don't you let me have them?"

"I have told you why, Mr. Lippett."

"Then I can't buy them from you?" he said with a disappointed air.

"No, sir. Not to-day."

"I am sorry to say that I think you're a fool in some things, Fisher," said Lippett, getting up from his chair with an angry frown.

"You are welcome to your opinion, Mr. Lippett," replied Hal, who didn't like the curb broker any too well.

"Good day," replied the man shortly, walking out of the room.

As he slammed the outer door behind him Hal called Jack and sent him out to buy some pens.

In fifteen minutes Webster came back with the pens and a look on his face that showed he brought news.

"Say, Hal. Who do you suppose I saw Mr. Lippett talking to on the corner of Nassau Street?"

"How should I know?" laughed the boy broker.

"I saw him chinning to Mr. Darley, the man who left that certificate of Grand Pacific shares here a couple of hours ago."

"Yes? I thought from what you said that he was on his way to Washington by this time to attend to important business."

"So did I. That's why I was so surprised to see him talking to Mr. Lippett within half a block of this building. He didn't seem to be in the least bit of a hurry as he stood there with his hands in his pocket and his hat on the back of his head."

"He must have changed his mind about leaving the city. I suppose he'll be up here to see if I've done anything with his stock certificate."

"Look here, Hal," said Jack, with some earnestness, "you may think I'm pretty cheeky, but I'd like to know what business brought Mr. Lippett to this office awhile ago."

"He wanted to buy some shares of Grand Pacific," replied Hal.

"I thought so," said Webster with the air of a boy who thinks he has made an important discovery.

"Why?" asked Hal, in surprise.

"It's my opinion there's something crooked about this Grand Pacific matter."

"Crooked!" exclaimed Hal, in astonishment. "What makes you think so?"

"Well, I passed close behind Lippett and Darley as they stood on the corner of Nassau Street, and I heard Lippett say, 'I'm afraid it's no go, Jackson. Fisher wouldn't sell me that certificate because——' That's all I heard, but it set me to thinking that some kind of a job connected with those shares has been put up on you. Why should Lippett call Darley by the name of Jackson? That's what I want to know. It's my opinion that somebody is trying to do you, and that somebody, I'll bet, is Jacob Lippett."

"There may be something in what you say," said Hal, thoughtfully. "It certainly does begin to look suspicious to me. This man who was in such a hurry to go to Washington that he couldn't find time to call on me personally to arrange about the sale of his Grand Pacific certificate——"

"And who said his name was John Darley, while Lippett calls him Jackson," interrupted Jack.

"Exactly. He is now seen two hours later within half a block of this office talking to a broker who had just called on me for the purpose of buying some of the very stock the other left with me for sale. It does look funny."

"It looks decidedly shady," said Jack. "Especially when you consider the words I overheard."

"That's right," admitted Hal. "I'll have to think it over. In the meantime I guess I'm ahead of the game. I've got the certificate in my safe. If Mr. Darley, or Jackson, wants it back—and I should imagine he would, for its market value is 10,500—he'll have to call and demand it of me. When he does I'll have a little conversation with him on the subject."

Jack retired to the outside office, wondering whether the whole thing was simply a coincidence, or whether there was a plot at the bottom of it.

Soon afterward, Hal took the envelope from the safe, put on his hat and left the office after telling Webster that he would be back in half an hour.

CHAPTER VIII.

HAL PUTS MR. DARLEY THROUGH THE THIRD DEGREE.

Hardly had Hal got out of the building before Mr. John Darley, as he called himself, walked into the office.

"Mr. Fisher in?" he asked suavely.

"No, sir. Just stepped out. He'll be back in half an hour," and Jack looked inquiringly at the visitor, wondering if he really wanted to see Hal, or had watched him leave the building and then called as a bluff.

"Gone out, eh? I suppose you remember I called here a couple of hours ago and left an envelope with you containing a certificate for fifty shares of Grand Pacific stock?"

"Yes, sir. I handed it to Mr. Fisher when he came back. You said you were in a hurry to go to Washington on important business and couldn't return here for several days."

"That's right," said Mr. Darley. "I got a telegram which changed my plans. I hope Mr. Fisher hasn't gone out to sell that stock, as I have changed my mind about disposing of it."

"He told me he wouldn't sell it until he had seen you."

"He did, eh? Well, it's just as well. Can you let me have the certificate back. Here is your receipt."

"No, sir. It's in the safe. You'll have to call and see Mr. Fisher yourself about it."

The man looked very much disappointed at hearing this.

"Then I can't get it now?"

"No, sir. The safe is locked and Mr. Fisher carries the key himself."

Mr. Darley took a turn or two across the room in an undecided way and then said:

"All right. Tell Mr. Fisher I'll return for the certificate this afternoon or to-morrow morning."

"All right, sir," and Mr. Darley departed.

Hal was out an hour.

"Mr. Darley or Jackson was here after his certificate of stock," said Jack with a grin as soon as the boy broker returned.

"Was he? Did he seem anxious to get it?" asked Hal, with a chuckle.

"Looked as if he was. Said he'd come back this afternoon or to-morrow morning for it."

"Perhaps he will," replied Hal quietly; "but I doubt it."

"But you said it's worth \$10,500. That's worth coming for, isn't it?"

"I said so—yes; but that was because I didn't know as much as I do now."

"Well, what is it worth?"

"Nothing."

"Nothing!" cried Jack in surprise.

"It isn't worth the paper it's printed on."

"How is that?"

"It was cancelled by the company six months ago."

"How did you find that out?"

"It occurred to me that there might be something wrong with that certificate," replied Hal, "so I made it my business to communicate with the secretary of the Grand Pacific Co., the offices of which are in Chicago, over the long-distance 'phone. I told him that certificate No. 600, made out in the name of George Baker, had been offered to me for sale. The secretary told me that that certificate had been stolen from Mr. Baker, with other securities, a year ago, and that not having been recovered within six months a new certificate with a different number had been issued to that gentleman. I was instructed to hold on to the cancelled certificate and have the person who had presented the same for sale arrested unless he was able to offer a satisfactory explanation of how it came into his possession."

"Gee! Mr. Darley is likely to be up against it hard if he comes back after the certificate."

"As the article has no real value I think he won't call."

"Then the visit he made while you were out was simply a bluff."

"Possibly it was. Still he may have some strong reason for wanting to get the certificate back. He might turn up and demand it, not dreaming that I have found out the truth about it."

"That's right," nodded Jack. "I hope he does."

"If he should do so, and I am here, show him in and then turn the key in the lock. I'll put it on the outside for that purpose."

"But you'll be locked in with him, and he might try to do you up."

"Don't worry. I've a revolver in my desk. That will hold him in check until an officer comes if I should decide to telephone to the station."

"All right. At any rate I'll stand near the door, and if you want help yell out and I'll come in."

Soon after Hal returned from lunch Jack, with a grin, announced that Mr. Darley was in the outer office.

"Show him in," said Hal, taking the revolver out of the drawer and dropping it into his pocket.

"Are you Mr. Fisher?" asked Mr. Darley, as he took the vacant chair beside Hal's desk.

"Yes, sir. You are Mr. Darley, the gentleman who left a fifty-share certificate of Grand Pacific stock with my clerk this morning."

"That's correct," nodded the visitor.

"You wanted me to sell it at the market price, I believe?"

"I did, but I have changed my mind. I have decided to hold on to it awhile longer as I understand it may soon be worth more than \$210 per share. So if you will return it to me——"

"Have you any objection to informing me where you got that stock, Mr. Darley?" asked Hal politely.

"I think that is rather a singular question for you to ask, Mr. Fisher," replied Hal's visitor, with an uneasy look in his eyes.

"I have a reason for wishing to know," said the boy broker, coolly.

"What reason?" asked Mr. Darley, shifting about in his seat.

"As a precautionary measure in order to make sure that the certificate was all right I telephoned the secretary of the company in Chicago, and that gentleman informed me that certificate No. 600 had been cancelled six months ago."

"Cancelled!" exclaimed Mr. Darley in apparent surprise.

"Exactly. He said it had been stolen from the owner a year ago."

"Stolen!" gasped the visitor, to whom this information was news.

"Yes, sir. And I was requested to retain possession of it and cause the arrest of the person who left it with me for sale unless he could show how he got it. So, Mr.

Darley, it's up to you whether you settle this little matter with me or the authorities."

Hal's visitor looked dumbfounded.

"This is not a joke, Mr. Fisher, is it?" he asked at length.

"No, sir; far from it. It is a very serious matter. I hope for your own sake you can explain that you came by it honestly."

"Why I got it from Mr. Lippett," blurted out Mr. Darley.

"Do you mean Mr. Lippett, of the Mills Building?"

"I do," replied the visitor desperately.

"All right," said Hal, with a twinkle in his eye, "if you can prove that it will clear you of any suspicion."

"Prove it, why of course I can prove it."

"Now, Mr. Darley, to come right down to business, isn't it a fact that Mr. Lippett gave you that certificate for the purpose of bringing it to my office and offering it to me for sale?"

"What's that?" gasped the gentleman, in a tone of dismay.

"I should like you to answer my question, sir; and also another—isn't it also a fact that your name is not Darley but Jackson?"

The visitor sprang from his chair and glared at Hal.

"Don't get excited Mr.—Jackson," said Hal, calmly.

"It is a surprise to you, no doubt, to find out that I have penetrated the little game that you and your friend Mr. Lippett arranged to put me in a hole. I don't know what suggested the idea to you gentlemen that I was easy, but your scheme would infer as much. First, you bring that certificate here and sign an unintelligible signature to the order authorizing me to sell it. I hardly have time to place it in my safe before in pops Mr. Lippett looking for just about that number of shares of Grand Pacific. Quite a coincidence, isn't it? Because I wouldn't sell him that certificate Mr. Lippett went away mad. He was disappointed because I refused to walk into his trap. He then met you at the corner of Nassau Street and told you that he was afraid it was no go. That I wouldn't sell him the certificate because you neglected to give me a written order to dispose of the shares. As he addressed you as Jackson it stands to reason that Darley was a little fiction of yours. Now, sir, have I stated the case correctly, so far as I have gone?"

Mr. Jackson, alias Darley, looked crushed.

He was simply paralyzed at the extent of Hal's information.

He positively did not know what to say.

Glancing around the little office like an animal at bay, his eyes rested on the door.

It occurred to him that the best thing he could do was to make his escape at once.

He walked quickly to the door and seized the knob.

There a fresh surprise greeted him.

The door was locked and the key was on the other side.

Evidently he was a prisoner.

CHAPTER IX.

HAL GETS EVIDENCE AGAINST JACOB LIPPETT.

"I wouldn't be in a hurry, Mr. Jackson," said Hal, with a chuckle.

"What do you mean by having me locked in this room?" roared the pseudo Mr. Darley.

"Merely a precaution on my part to prevent you from leaving before you had made a full explanation of this little conspiracy in which you and Mr. Lippett are involved."

"Conspiracy!" snarled the visitor.

"Well, if you know any other word that fits the case better you may substitute it."

"You shall pay for this outrage as sure as my name is——"

"Jackson," interrupted Hal, pleasantly. "Now, look here, sir, you're in a hole and you know it," continued the boy broker, in a different tone that showed he meant business. Make a clean breast of this affair. Tell me why this job was put up on me. Then perhaps I may see my way clear to letting you down easy. Refuse and I shall turn the matter over to the police. Take your choice. If the latter," pulling his desk telephone toward him, "when you leave this office you will do so in charge of an officer."

Mr. Jackson glared at Hal as though it would have given him great pleasure to choke him, and for a moment there was silence in the room.

Then he threw up the sponge.

"Well, you've got the whip hand of me," he said, sulkily resuming his chair. "What do you want to know?"

"Do you admit that your name is Jackson, not Darley?" asked Hal.

"I do," replied the visitor, sullenly.

"Do you admit that this whole matter was a put up job on me?"

"It was."

"Engineered by Jacob Lippett?"

"Yes."

"Do you know what his object was?"

"I have an idea."

"Well?"

"He wanted to squeeze you out of \$10,500, and to hurt your reputation in the Street."

"Why?"

"He's sore on you."

"For what reason?"

"Because you got the better of a deal with him."

"I only had one business transaction with him, that was about six weeks ago."

"That's it. You wanted some J. & D. shares. He sold you 1,000 at 68."

"That's right."

"He didn't have them at the time. As he had three days to deliver the shares in he expected to be able to buy them at 62, or thereabouts, before the time limit expired. That

would have given him a good profit. The market, however, which had been feeling a bit offish suddenly braced up and J. & D. went to 75 with a rush. He lost \$7,000 in the deal, and as you made that much out of him he can't get over it."

"I am not responsible for Mr. Lippett's errors of judgment," said Hal.

"He has it in for you just the same."

"So he put up this job to get square?"

"That's about the size of it."

"He gave you that worthless certificate of Grand Pacific and instructed you to call at my office, when I was out, introduce yourself as John Darley, and under pretence that you were in a great hurry to go to Washington, leave it with one of my employees to hand to me with verbal directions if possible to sell it and have the money ready for you when you got back to the city."

"That's right," nodded the visitor.

"Then Mr. Lippett's plan was to buy that certificate from me, wasn't it?"

"Yes."

"In a day or two you would turn up and ask for a settlement with me?"

"Exactly."

"As soon as you got the money what did you propose to do to avoid any possible unpleasantness that might crop out of the climax?"

"Go west. I have business in California."

"After you had got a fair start on your way to the Pacific, it was Mr. Lippett's intention to 'discover' that the certificate I had sold him was worthless."

"That's correct."

"He meant to denounce me for having swindled him out of \$10,500, and to demand his money back."

"Right."

"As a matter of course it would have been up to me to refund, as well as to try and explain how the worthless certificate came into my possession."

"That's what he figured on."

"Then what did he expect me to do?"

"Put the police on the hunt for John Darley."

"While Mr. Jackson would be safe by that time in San Francisco."

The visitor nodded.

"Very clever. But one of these days Mr. Jackson might return to New York."

"I had no idea of returning for several years, otherwise I shouldn't have taken the risk even to oblige Mr. Lippett."

"I see. How much did you expect to make out of this thing?"

"I was to get whatever you paid me for the certificate."

"The \$10,500, less my commission for selling the fifty shares?"

"That's correct."

"Then all Mr. Lippett was looking for himself was revenge?"

"That's right. He's down on you like a thousand of bricks."

"Do you know how he came to get hold of that stolen certificate?"

"I do not. I understand that it was worthless, but did not know it was stolen. Had I known that I should not have gone into this affair," said Mr. Jackson in a tone that showed he was telling the truth. "I shall have something to say to Mr. Lippett on this head that he won't like," nodding his head meaningly.

"Now, Mr. Jackson, I want you to sit right down at my desk, put this whole matter in writing, and then go before a notary with me and swear to its accuracy," said Hal.

"I don't want to do that," objected the visitor. "It will incriminate me."

"I promise not to use it against you if I can bring Mr. Lippett to his knees without making the paper public. That however, is a chance you will be obliged to run."

"It is a chance I prefer not to take."

"I should think you'd rather take it than compel me to cause your immediate arrest, which I would be under the necessity of doing if you refuse to draw up and sign the paper in question."

"I'll do it," replied Mr. Jackson, choosing the lesser of the two evils.

Hal resigned his chair to his visitor, and while Mr. Jackson was preparing the important document that was to bring consternation to the soul of Jacob Lippett, the boy broker stepped to the door and signalled Jack to open it.

"Go into Mr. Gay's office and telephone to the Wall Street Detective Agency to send a man here at once," said Hal, in a low tone to his messenger.

Jack left the office while Fisher paced up and down near the door.

When the paper was finished, Hal read it over carefully and found that it met with his approval.

Then Jack appeared at the door and told his employer that a gentleman was waiting to see him.

"Excuse me a moment, Mr. Jackson," said Hal, leaving the room and closing the door behind him.

"I am from the Wall Street Agency," said a small, shrewd-looking, dark-featured man, as Hal appeared in the outer office. "My name is Spencer."

"Well, Mr. Spencer. I want you to take good notice of the gentleman that will presently come out of my private office. I want him shadowed until further notice. If he attempts to leave the city he is to be arrested."

"On what charge?"

"Trying to sell a stolen certificate of Grand Pacific stock."

"All right, Mr. Fisher."

"You can depend on me to pay you well for your work."

The detective nodded, stepped out into the corridor, and began moving about like one who had to wait there by appointment.

"Now, Mr. Jackson," said Hal, when he returned to his private room, "we will go to a notary on this floor and finish this little matter."

Mr. Jackson accompanied the boy broker to the notary's

office, and the detective made a note of his face and personal appearance as he passed along the corridor.

When the paper had been duly executed, Hal put it in his pocket.

"You can go now, Mr. Jackson," he said, when they stood once more in the corridor. "I have only one piece of advice to give you. You must not attempt to leave the city until you hear from me."

"How long will that be?"

"Probably two or three days. Should you disregard this request you will find yourself in the Tombs."

"Then I suppose you mean to have me watched?" said Mr. Jackson, indignantly.

"That fact need not worry you if you keep within bounds."

"I should think that after giving you that paper——"

"That's all right, Mr. Jackson; but for all that I want to know where to find you if your presence is needed. Good day."

Hal re-entered his office while Mr. Jackson, followed by the detective, entered the elevator for the street.

CHAPTER X.

HAL GETS HOLD OF A TIP ON D. & W.

That afternoon before going to his boarding place Hal bought a narrow gilt picture frame just large enough to hold the sworn statement made by Mr. Jackson.

He laid the incriminating document face down on the glass, placed the thin wood back against it and tacked it into place.

"Now, Mr. Lippett," he chuckled, "you won't be able to destroy this piece of evidence when I hold it before your eyes to read."

Next morning he sent a note to Mr. Lippett, requesting him to call at his office on business of importance.

The curb broker, who had not seen his confederate, Jackson, since it was arranged between them that he should call at Hal Fisher's office and recover the worthless certificate, was curious to know what the boy broker wanted with him, and so he appeared at Hal's office with unusual promptness.

Jack showed him into the inner sanctum and the Young Midas pointed to a chair.

"I'm glad to see you, Mr. Lippett," began Hal, pleasantly.

"Humph!" grunted the broker. "What do you want?"

"I want to know where you got that certificate of Grand Pacific stock that you sent to my office yesterday morning by your friend Jackson for the purpose of getting me into a nasty trap."

Mr. Lippett stared at Hal as if he couldn't believe the evidence of his ears.

"What are you talking about?" he roared at last.

"You ought to know without any explanation from me, Mr. Lippett. You tried to work a crooked game on me, but you have made a bad failure of it. Mr. Jackson has confessed the whole scheme to me, and I hold this sworn statement, which if made public would put you in a mighty bad light in the Street."

The curb broker swore a deep oath, and denounced Hal in unmeasured terms.

The boy rose from his chair, went to his safe and produced the framed affidavit, which he laid on his desk where Mr. Lippett could easily see it.

"Read that and then let me know what you have to say about it."

The curb broker read it through and then swore that it was a lie.

"All right," replied the boy. "I've got that certificate of stock in my safe. I've received word from the secretary of the company that it was stolen from Mr. Baker, its owner, one year ago, and I have been instructed to have the man arrested who presented it to me for sale. Your friend, Mr. Jackson, presented it. I shall have him arrested at once and taken to court, and I shall send this affidavit to the District Attorney's office, for him to use as he sees fit. I hardly think it will pay Mr. Jackson to go back on his written words. It is more likely that to clear himself he will repeat his evidence in court. If he does that you will find yourself obliged to tell where you got that certificate. As I presume you came by it honestly, you should have no trouble in showing that fact. But what you will have trouble in doing is to set yourself right in people's eyes for this contemptible job that you put up on me. Unless you are willing to make some reparation now for your conduct, I shall prosecute you under an act of the Criminal Code which applies to your case."

Mr. Lippett listened to Hal's words in speechless rage. He raised the cane he carried as though it was his intention to strike the boy down with it.

Hal pushed back his chair so as to be out of reach of the infuriated man.

If the curb broker left his chair to assault him he knew what to do.

It was some moments before Mr. Lippett could articulate his words plain enough to be understood.

Then he made a vigorous effort to browbeat the young broker.

He might have saved his breath, for his words had no more effect on Hal than water on a duck's back.

When he sat back in his chair exhausted by his tirade of abuse, the boy said:

"Mr. Lippett, I can see you're all broke up. I'll give you until three o'clock to decide what course you are going to adopt. If by that hour you fail to do the right thing, Mr. Jackson will be lodged in the Tombs, and the newspapers to-morrow will have a mild sensation that will greatly interest Wall Street."

"What terms do you demand to hush up this matter?"

asked the curb broker at last, for he now realized what a tight box he was in.

He had dug a pit for another and fallen into it himself.

"Excuse me, Mr. Lippett, I think this thing is up to you. At any rate you had better go back to your office and consider what reparation I am entitled to. You have until three o'clock. I am busy now, so I will excuse you until that hour."

Hal clearly indicated that the interview was over, and so Jacob Lippett rose from the chair, like a man dazed by an unexpected blow, and walked unsteadily out of the office.

The young broker, not bothering to return the framed affidavit to the safe, placed it on top of his desk, and busied himself with a bunch of correspondence the letter carrier had left that morning.

In a few minutes he called Miss Benson into the room and dictated a dozen replies to as many out-of-town customers, and several more to up-town clients, who had entrusted their business to his care.

As soon as he had looked over and approved of a number of statements of account that were to be mailed to people whose little deals he had closed according to instructions the day before; Hal put on his hat and went out.

As he was waiting for the elevator cage to come down from the regions above, he noticed a card lying on the marble floor near his foot.

It bore an embossed monogram in several colors, the design of which was so odd that Hal picked up the card to take a closer look at it.

There was some writing on the card, and although the boy had no interest in that, it was written in such a bold, open hand that he couldn't very well help reading it.

It ran as follows:

"JOE—The pool is now complete and will begin business immediately. I have discovered that D. & W. is the stock that is to be boomed. Go the limit.

"GEORGE."

Just then the elevator stopped at the floor, so Hal dropped the card in his pocket and got aboard.

On his way up the street he began to consider the information conveyed on the card.

"Looks like an A-1 tip from George Somebody to his friend Joe," he thought. "George appears to have got hold of some valuable inside news and was generous enough to think of his chum. So D. & W. is going to be boomed. There is no reason why I shouldn't avail myself of this pointer, too, if it isn't some fake that a joker got up and dropped on purpose to be found. At any rate it's worth while looking into."

Hal dropped into Mr. Fassett's office and asked the ruby-nosed broker if he had heard of anything doing in D. & W. lately.

"About 20,000 shares of it changed hands yesterday,

and the price rose from 66 to 67 $\frac{3}{4}$," said Mr. Fassett. "I thought you kept track of the market."

"I do as a usual thing, but I had an important matter on my hands yesterday and I let the quotations slide."

"I notice the stock is quite lively this morning, too," added the broker. "The last quotation of D. & W. was 5,000 shares at 67 $\frac{3}{4}$."

"Might be a boom on," grinned Hal.

"I wouldn't bet on it."

"Well, I've brought half a dozen orders for you to execute for customers of mine," said Hal, apparently dismissing D. & W. from his mind.

"All right, my boy. The more the merrier. You seem to be getting your share of business for a new broker, and a boy at that."

"I haven't any kick coming."

"I should think not after making \$40,000 out of D. & G. the other day."

"You didn't do so bad yourself, I guess," laughed Hal. "You had twice as much of the stock as I had, and if you held it long enough you probably made twice as much as I did."

Mr. Fassett winked his eye and looked wise.

"I made enough to pay for all the mint juleps I shall drink for some time to come."

"Well, I hope you'll live long enough to make the proprietors of all the Broad Street cafes rich," chuckled Hal as he rose to go.

"I hope I will, too. Mint julep is a refined luxury that you have yet to become acquainted with."

"That's right, Mr. Fassett; but I hope mint juleps and I will always remain strangers. You know my sentiments on the subject."

With those words Hal walked out of the office.

He went up into the visitor's gallery of the Stock Exchange and took a bird's-eye view of the floor, where several hundred brokers were making Rome howl.

He soon noticed that things were lively around the D. & W. standard.

At least two brokers were buying largely of that stock.

Hal then went into Hapgood's office and watched the ticker for a little while, noting the fact that there were many sales of D. & W. quoted and that the price had gone up to 68 $\frac{1}{4}$.

"I guess that tip about D. & W. is all right," mused Hal, as he walked out on the street again. "I'll go over to the safe deposit and take out enough cash to put up as margin on a few thousand shares."

He decided to get in on 5,000 shares, and when he carried his money into Hapgood's office he found that the stock was ruling at 69.

Then he went back to the office, where he found some more mail matter awaiting his attention.

When he went to lunch he looked at the ticker and saw that D. & W. was selling at 69 $\frac{3}{4}$.

"I wish I had bought 10,000 shares instead of 5,000," he thought. "If the rise keeps on as steady as this I'll buy

another 5,000 this afternoon, and I guess I'll invest Miss Harley's \$900 in it, too!"

He was back at the office in half an hour and a glance at the ticker showed him that D. & W. had advanced to 69 $\frac{5}{8}$.

At two o'clock he decided to make a purchase of a second 5,000 shares.

"I'll buy this lot of Fassett," he said to himself. "It will cost me about \$35,000 to cover my margin this time. I think I'll play a joke on old mint julep," he chuckled. "I'll get a thousand dollars worth of silver half dollars and I'll put it loose in my bag, and have the fun of seeing him count it. If there's one thing he hates to handle it's silver."

Ho Hal took his small alligator grip and started for the safe deposit vaults after telling Jack that he'd be back in about half an hour.

He got the money he wanted from his box in the vaults, put it into his satchel and made a bee-line for a money broker's.

He changed two \$500 bills for \$20 rolls of silver fifty-cent pieces, and surprised the money broker by breaking the rolls and emptying the silver loose into his bag.

"What are you doing that for?" asked the astonished man. "You'll have the trouble of counting it all over."

"Don't you worry about my counting it. The other fellow will do that. I am just playing a joke on a friend of mine."

The satchel was pretty weighty now as he carried it over to Mr. Fassett's office.

Much to his disappointment Mr. Fassett was out.

The office boy, however, said he'd be back in twenty minutes.

"All right. I'll take a run over to my office and be back inside of half an hour."

He looked at the ticker and saw that D. & W. was last quoted at 69 $\frac{3}{4}$.

"It's gone up two whole points since I found that tip. I wonder what it will do to-morrow. It has all the earmarks of a boom about it. I wouldn't be at all surprised if it went to 80 or over. It has done that before. I hope I'll make one of my customary lucky hauls out of this. As I'm out for that million I spoke to Mr. Hapgood about, it's high time I made another addition to my pile."

With these thoughts in his mind, Hal stepped into the nearest elevator in the Bullion Building and was carried to the fourth floor in a few seconds.

CHAPTER XI.

AN EXCITING TIME IN HAL'S OFFICE.

Hal had been gone about fifteen minutes with his alligator hand-bag in his hand when the office door opened and Jacob Lippett, looking haggard and sullen, entered the outer room and asked for him.

"Mr. Fisher is out," replied Jack.

"When will he be back?" demanded the curb broker in an ungracious tone.

"Fifteen or twenty minutes."

"Then I will wait for him."

Jack pointed at a chair and turned away.

Mr. Lippett, instead of seating himself, walked right into Hal's private office.

"Well, if he hasn't got a nerve," muttered Webster, looking after the visitor. "I guess I'll keep my eye on him. Any man who would be guilty of playing a trick like that Grand Pacific certificate affair would rob a safe—if he got the chance. He won't rob our safe, however, for it's locked and the key is in the boss's pocket. Still, I don't like to have him all alone in the private room. He isn't above poking in the letter cabinet to see what he can find out. I'll have business in that room until Hal shows up."

As he started for the door of the inner office he was startled by the sound of fractured glass.

Jack threw open the door and saw Mr. Lippett with the framed affidavit, sworn to by Jackson, in his hands.

He had seen it on the top of the desk where Hal had forgotten it, and an ungovernable desire to destroy this piece of damaging evidence came over him.

He smashed the glass and was in the act of tearing the affidavit out of the frame when Jack confronted him.

"Here, I say, what are you doing?" cried the boy, snatching the frame out of his hands.

Lippett turned upon him in a burst of fury and struck him a heavy blow with his cane.

Jack, half-stunned, staggered back into the outer room, and the curb broker, wild with rage, started after him.

He raised his cane and aimed another vicious blow at the lad.

Miss Benson saw the desperate look in the man's eyes, and as the cane descended on Jack Webster, she half rose in her chair, uttered a suppressed scream and immediately fainted.

Jack threw up his arm to save himself, and the framed affidavit flew behind the ticker.

The cane bore down the boy's arm and inflicted a stunning blow on his head.

Jack dropped like an ox stricken in the shambles, and lay quiet and motionless upon the rug at the curb broker's feet.

Then the man seemed to realize that he had gone too far, and without looking to see where he had killed Jack or not he started for the door.

At that moment Hal unexpectedly entered the office.

For a moment he stood aghast at the sight that met his eyes.

Then he darted forward and dashed his grip in Lippett's face.

A shower of coin inundated the rascal.

His cane fell from his grasp and he staggered backward.

"You scoundrel!" roared Hal. "What have you been doing?"

Once more he swung his grip, regardless of the money it contained.

Smash!

It struck Lippett on the side of the head, and amid another avalanche of silver the curb broker measured his length on the floor, where he lay half stunned.

Hal tossed his grip aside and bent over Jack, who was bleeding freely from the gash inflicted by Lippett's cane.

Seeing that Jack was unconscious, Hal rushed to the water cooler, and filling the glass with ice water, dashed it in his messenger's face.

The shock of the cold liquid had a salutary effect, and Webster began to revive.

Hal got a second glassful and started in to bathe the boy's face.

Jack opened his eyes in a dreamy way and presently sat up.

"Did that rascally Lippett hit you with his cane?" asked Hal.

"Did he?" replied Jack, who was rapidly recovering. "I should say he did. I thought my head was smashed in. Did he get away?"

"Not much he didn't. I laid him out with a couple of blows of my grip."

"You got back just in the nick of time. That fellow had murder in his eyes when he went for me."

"What was the cause of the trouble?"

"He was trying to destroy the framed affidavit you got from Jackson. I interfered and snatched it out of his hands after he had broken the glass. Then he struck me alongside the head with his cane. The blow dazed me, and before I could recover myself, he hit me the second crack that knocked me out."

"That settles Mr. Lippett's hash with me," said Hal, tensely. "He'll go to jail for this assault on you, and I'll have no mercy on him for the certificate affair now. That will settle him for good and all in the Street. He's a scoundrel and deserves all that's coming to him."

Jack got on his feet.

"Gee! Where did all that silver money come from?" he almost gasped, as his eyes took in the piles of half dollars that lay around on the floor.

"From my grip," replied Hal. "I had \$1,000 in loose silver in it."

"You don't say."

"It fell out when I struck him with the bag."

"You must have hit him a good whack, for he looks groggy."

"I wouldn't care if I had smashed his face in—the rascal!"

"He deserved all he got, for he gave me a couple of nasty clips. My head is aching to beat the band. I say, Hal, look at Miss Benson. Blessed if she hasn't fainted."

Hal glanced at his stenographer, whom he had not thought of until that moment, and saw her leaning back unconscious in her chair.

"My gracious!" he exclaimed.

He grabbed up the glass, ran for more ice water, and was soon bathing her face and forehead, while Jack caught up her hands and began chafing them.

Between them they brought the girl to her senses.

For some moments she looked around in a dazed sort of way, as though not comprehending what had happened to her.

"Feel better now?" asked Hal, sympathetically.

"Yes. What is the matter?"

Then she saw the blood on Jack's face, turned white again and seemed about to go off into another faint when Hal dashed the rest of the water in her face.

She burst into a flood of tears and buried her face in her hands.

"Better go into my private office till you come around," said Hal, gently assisting the weeping and unnerved girl on her feet and leading her into his sanctum, where he placed her in his chair and closed the door on her.

When he returned Jack was gathering up the coin from the rug and returning it to the hand-bag.

Hal helped him clean up the stuff, and then they turned their attention to Mr. Lippett, who, though not actually injured, was utterly incapable of getting on his feet.

"I believe the fellow is half drunk," remarked Hal. "Look at his eyes. He must have been either drunk or crazy to attack you the way he did."

"What shall we do with him?"

"Run into Mr. Gay's and telephone to the station for an officer to take him away."

"Shall I charge him with assault?"

"Sure. We'll finish him up for good and all in Wall Street when I get through with him."

So Jack, after washing the blood from his face, went to Broker Gay's office and telephoned for an officer.

When he arrived Jacob Lippett was seated in a chair, looking the picture of hard luck.

Hal gave him in charge and told Jack to go along and make the complaint.

Lippett however resisted arrest, and the officer had to handcuff him and send for the patrol wagon.

It took two policemen to get him to the street and into the wagon.

As soon as quiet had been restored to the office, Hal went into his private room to see how his stenographer was getting on.

But this time she had quite recovered her customary composure.

She told Hal why she had fainted.

"I thought the man crazy, and that he was about to kill both Mr. Webster and myself. I never was so frightened in all my life before."

"He was under the influence of liquor to a certain extent," replied Hal, "and that makes some people look and act more or less crazy."

"It was fortunate for you I think that you were not in the office when he first came, for he might have attacked you," she said.

"I hardly think he would have done so. He wouldn't have laid Jack out if he hadn't caught him off his guard."

"I hope Mr. Webster isn't injured much," she said, with a little shudder.

"Oh, no. He's all right again, barring a fierce headache the blows gave him."

The girl smiled and was about to resume her work when Hal told her she could go home, as he wouldn't need her any more that afternoon.

Fifteen minutes after she had gone Jack returned with word that Mr. Lippett was locked up in a cell and would be taken to the court in the morning.

"He'll soon see his finish," replied Hal, taking up his grip and starting to return to Broker Fassett's office.

CHAPTER XII.

HAL BUYS MORE SHARES OF D. & W.

"Well, Mr. Fassett," said Hal, when he walked into his office, "I have concluded to take a shy at D. & W. I want 5,000 shares. It closed at 70, so we'll figure it at that price."

"Have you \$35,000 in that bag, my boy?" said the broker, lifting the grip from the floor. "Great Scott! What makes it so heavy? Got samples of pig iron in there?"

"No," laughed Hal, "but I have a couple of thousand samples of coin silver."

"Silver, eh? What are you carrying such a quantity as that around for?"

"Silver has gone up, you know, and I thought probably you'd appreciate a little of the article by way of a change."

Hal opened his bag and displayed the whole interior of it filled with loose coin.

There were \$34,000 in notes at the bottom, but they were hidden from view by the flood of silver.

"Say, Fisher, what kind of game is this?" asked Fassett, with a look of disgust. "Do you expect me to count this stuff?"

"Why not?" grinned the boy. "I imagine that counting money is quite a pleasure to most people."

"Well, if the recreation appeals to you, you'd better start in now and count it," replied Fassett, sardonically.

"I'd sooner watch you do it, sir."

"This seems to be one of your little jokes, Fisher; but I object to being a victim. If you won't count it, I'll call in one of my clerks to do it."

"Suppose we both count it?" suggested Hal.

"How much is there of it?"

"One thousand dollars."

"I never knew before that you were a practical joker, my boy," replied Fassett, glancing askance at the coin as Hal ladled it out on his desk with both hands.

"I don't make a regular business of it," answered the

boy; "but on this occasion I thought you needed some exercise, and so I brought the silver along."

"Is that the way you got it? It generally comes in twenty-dollar rolls."

"It fits into a small bag better this way," said Hal.

Finally Mr. Fassett consented to take a hand in the counting, and while they were thus employed Hal enlivened the proceedings with an account of the stirring affair that had happened in his office that afternoon.

"Lippett must have been drunk," was Fassett's comment. "No man in his sober senses would have acted as he did. Are you going to press your complaint against him?"

"My messenger is. But that isn't the worst that Lippett has got to face."

"What else is against him?"

"Listen and I'll tell you."

Hal thereupon related to Mr. Fassett all the details of the Grand Pacific certificate job that Lippett had tried to play upon him.

"I've got the most conclusive evidence against him, and I'm going to put him through," said Hal. "I intended to let him off if he had come up like a man this afternoon, made an apology for his conduct, and promised to act like a gentleman in the future. That's the kind of reparation I was looking for. Instead of doing that, he came up in a fighting mood, saw the affidavit that was lying on the top of my desk, and attempted to destroy it. Then when my messenger interfered he attacked the boy in a brutal manner with his cane, knocking him senseless to the floor, and sending my stenographer into a fainting fit. I don't know what else might have happened if I hadn't shown up at that identical moment and flung this grip, with its weight of silver, in his face. That laid him out until a policeman came to arrest him. Then he had to be handcuffed and sent to the station in a patrol wagon."

"This will ruin Lippett in the Street," said Fassett.

"That's his funeral, not mine. He meant to ruin my reputation if he could, and his little scheme recoiled like a boomerang on his own head. I'll bet he won't get much sympathy when all the facts are generally known."

"I know the man by sight, but I can't say that I ever fancied his face," said Mr. Fassett. "There are some people in this world one can never get real friendly with."

Hal fully agreed with this sentiment.

Then he bought one hundred shares of D. & W. for Miss Harley's account, and soon afterward left Mr. Fassett's office.

Next morning's papers printed the account of Jacob Lippett's arrest, and the charge of assault that Jack Webster brought against him.

Wall Street read the article and put it down as a drunken spree of the curb broker's.

The graver charge was brought out at the examination, and the afternoon editions sent the news of Mr. Lippett's crooked behavior broadcast, and then the stock brokers of

the financial district woke up to their associate's iniquity, and the feeling was almost wholly against him.

Lippett had his lawyer in court, and that legal gentleman tried to make light of Hal's charge, but he didn't succeed in impressing anybody with the innocence of his client.

The curb broker was held to await the action of the grand jury, and was subsequently liberated under five thousand dollars bail.

Mr. Jackson, who was compelled to testify against Mr. Lippett in the police court, was released from detective surveillance after he had furnished good and sufficient bonds for his appearance when wanted in the case.

When Hal got back to his office after the court proceedings were finished he found that D. & W. had gone up to 71½.

He was now decidedly interested in this stock, which he was satisfied was being manipulated by a clique of operators, and he decided to buy another five thousand shares if he could get them.

He went to a third brokerage house, with which he had formerly done business when a clerk for Mr. Sherman, and bought the shares at 72.

The bulk of his capital, or one hundred and five thousand dollars, was now invested in D. & W., and he stood to make or lose a pretty tidy sum.

The question as to whether he really was the Young Midas of Wall Street was practically at stake, for if his good luck now deserted him it would mean even more than a monetary loss to him—that is, in his own estimation, for he had acquired a sort of superstitious confidence in the name which the brokers had jokingly tacked on to him, and his faith in his lucky star was so real that he was willing to back that feeling with his last dollar.

That afternoon D. & W. closed at 73½, and it promised to open higher in the morning.

When the Exchange began business next day at ten o'clock all doubts as to the genuineness of the boom in D. & W. seemed to be set at rest by the rush that was made by the brokers to fill outside orders for the stock.

Wall Street men almost tumbled over one another in their eagerness to buy the stock, which began to jump upward in a way that made Hal, who had stationed himself in the visitors' gallery, uncommonly happy.

"It must be really true that everything in the way of stocks that I touch yields a golden harvest," he thought to himself, as he looked down on the palpitating mass of struggling brokers around the D. & W. standard. "Everybody appears to want the shares this morning, and that means higher prices all around."

Hal hurried back to his office to find it filled with the bulk of his regular customers and a host of new ones.

He and his bright employees had their hands full attending to the business that came in during the day.

"This is like old times," grinned Jack, when he came in from his fifteenth errand. "My shoes are beginning to

show some signs of business at last. I thought I'd never wear them out."

"Why, I thought you wore them out the day you bought them," chuckled Hal.

"How do you make that out?" asked Jack, in a puzzled way.

"You wore them out of the store, didn't you?"

Jack dropped into the chair beside the desk.

"I say, Hal, don't do that again," he said. "I'm subject to heart failure, and I might drop dead at one of your jokes."

"Heart failure, eh?" laughed the young broker. "The only time a fellow of your healthy appearance has an attack of heart failure is when he wants to ask a pretty girl to share his salary for life and he hasn't got the spunk to ask her."

"Look here, Hal, I guess you're on the sunny side of the market, aren't you?"

"Just at present I am. I have fifteen thousand shares of D. & W., and the price is going up like a hot-air balloon."

"I might have guessed that, you're so awfully jolly to-day."

"I am merely trying to sustain my reputation as the Young Midas of Wall Street—that's all."

CHAPTER XIII.

HAL CALLS ON LAWYER JUDSON.

There were busy and exciting times in Wall Street during the next ten days.

D. & W. rose in bounds to 89 before it showed any signs of weakening, and all the other stocks participated in the bull movement.

Everybody seemed to be making money hand over fist, but what they made would in the end appear on the wrong side of somebody else's ledger.

Hal had almost more customers than he could attend to, but he managed to get through by hiring an unusually bright little boy to carry his messages and promoting Jack to desk work.

When D. & W. hung around 89 for the good part of an afternoon, as if loath to go higher, Hal decided it was time to sell out.

He sent a note to Hapgood first to let his block of shares go, and Hapgood sold the five thousand, which Hal had bought at 69, inside of ten minutes at 89½.

This meant a profit of nearly one hundred thousand dollars for the Young Midas.

Inside of half an hour he sent his young messenger to Fassett with directions to sell the block he was holding for him, and also Miss Harley's one hundred shares.

They went at 90, and Hal had cleaned up another hundred thousand dollars, almost, while his fair customer netted a profit of almost two thousand dollars.

Finally, fifteen minutes before the Exchange closed, he sent word to the broker who held his last lot to close him out, and they went at 90 also.

Then Hal sat down and began to figure out his total profits.

"I've made about two hundred and eighty thousand dollars on this deal," he murmured, with a sigh of exultation, as he sat back in his chair and contemplated the figures he had just made on the pad. "That with my capital and recent profits make me worth four hundred thousand dollars. I shall make that million I'm out for before I'm twenty-one if my luck holds out."

He then wrote a note to Miss Harley informing her of her good luck.

Just as he sealed the envelope Jack rushed into the private office without the formality of knocking.

"I say, Hal," he cried excitedly, "have you sold out your D. & W. yet?"

"Why do you ask, Jack?"

"Because the market has taken a slump, and prices seem to be going to the dogs."

"I sold out my last share fifteen minutes ago," replied Hal, with a smile.

"Good for you!" shouted Jack, cutting a mild caper on the rug. "You're safe, then?"

"That's about the size of it."

The Exchange closed while the boys were talking, amid a wild pandemonium, which was resumed next morning, when hundreds of brokers rushed on the floor to liquidate their own and their customers' holdings of D. & W.

The cause of the panic was the throwing of two lots of ten thousand each on the market in quick succession by some man who had bearish sympathies.

Other Bears flocked to his aid, and the market broke badly in consequence.

It was hard to say how many people lost money in the slump, but there was no doubt that the number was not small.

Probably several hundred were cleaned out to their last cent, but as a warning to others it didn't amount to much.

Two days afterward Hal received a reply from Edna Harley, in which she thanked him for what he had done for her, and calling him her best friend.

Perhaps Hal wasn't pleased to death!

About a week after the D. & W. panic Hal found a letter from a Nassau Street lawyer in his mail asking him to call at his office on important business.

"I have no business that I know of with this man. If he wants to see me he'll have to call at my office."

So Hal dictated a reply to that effect and had it mailed to his legal correspondent.

Next day he received another letter from the lawyer, who stated that he could not very well call upon Hal at his office, nor could he state in a letter the nature of the business he had in hand which required Hal's presence at his own office.

He said it was very important and the boy would find it

to his interest to show up at the Nassau Street address at five o'clock that afternoon.

Hal was puzzled to understand what it all meant, but finally concluded there could be no harm in dropping in at the lawyer's office at the hour mentioned.

Accordingly at five o'clock he reached the address of Benjamin Judson, Attorney and Counselor-at-Law, No. — Nassau Street.

It was an old-fashioned four-story brick building, without an elevator.

The stairways were dark and narrow, and uncommonly dirty, so far as the meager light permitted the caller to see.

"Mr. Judson can't be a very prosperous legal luminary," thought Hal, as he carefully mounted the stairs, "or he wouldn't have a sky parlor near the roof in such a miserable old building as this."

The building was filled with little, dark, cubby-hole rooms, occupied by postage-stamp dealers, rubber stamp and stencil works, an advertising agency, and similar businesses.

While it was a hive of industry, it did not wear the air of a hive of prosperity, and by the time Hal had struck the third floor landing, which looked uncommonly dark and unattractive, he had half a mind to turn about and give up the interview that Lawyer Judson was looking forward to.

Having gone so far, the boy thought he might as well see the matter through, though he couldn't quite understand what kind of clients were willing to come away up there to get their legal business attended to.

The last flight of stairs quivered and shook under Hal's tread.

"I'd feel sorry to see a fat man come up here. I'm afraid these stairs never would hold his weight. They feel as if they were on the point of giving way any moment. One of these days there'll be a crash, and maybe somebody will get hurt."

Nothing like that happened on this occasion.

The stairs were really stronger than their wobbly appearance would lead one to think.

Hal stepped upon the top landing and saw a door, the upper half of which was of opaque glass, right before him.

Painted as if with lamp black upon this glass were the words:

"Benjamin Judson, Attorney and Counselor-at-Law."

"This must be some unpopular lawyer," thought Hal, and he deliberated once more as to whether he should call upon the man or not.

While he was standing in an undecided way at the head of the stairs the door of Judson's office opened and a square-built, tough-looking man came out.

He left the door open, and Hal caught a glimpse of an uncarpeted floor, a table and two chairs, and a vista of housetops through a rear window.

The prospect was not an enticing one, and Hal decided that he wouldn't make the call.

As he turned to descend a hand was laid on his shoulder

and the tough, smooth-faced chap asked him if his name was Hal Fisher.

"That's my name," replied the young broker.

"Mr. Judson is waiting for you inside," said the other. "I was just going downstairs to see if you were coming, as Judson is in a hurry to get away."

Hal hesitated, for he didn't like the outlook.

"Are you connected with Mr. Judson?" he asked the tough individual.

"Yes. I'm his clerk."

Hal thought he looked like anything but a lawyer's clerk.

"Do you know what Mr. Judson wants to see me about?" he asked.

"It's important business, that's all I know," was the reply. "He'll tell you all about it as soon as you go in there."

To say the truth, the boy didn't relish the interview that appeared to be ahead of him.

He was sorry now that he had come up there.

But he couldn't frame any reasonable excuse for backing out, now that he was within a few steps of his destination.

So he turned around and walked toward the open door, followed by the tough-looking clerk.

There was no one in the poorly furnished reception-room, the walls of which were covered with a cheap grade of paper, whose original color was a matter of some doubt, while the ceiling evidently hadn't seen a whitewash brush in unnumbered years.

There were a number of unframed sporting pictures pasted against the walls, and several overflowing spittoons on the bare floor.

Hal heard conversation going on in an adjoining room as he paused on the threshold with a feeling of disgust.

The clerk behind him shouted out:

"Here he is, Mr. Judson," and as Hal stepped into the room the fellow closed the door and stood with his back against it.

The face of a heavily bearded man was thrust out of the inner door, and a pair of deep-set, black eyes looked Hal over critically.

"Are you Mr. Fisher?" he asked.

"That is my name, sir."

"I am Mr. Judson. Please step into my office."

Hal crossed the unattractive reception-room, while the tough clerk walked to a window and seemed to be intent on an inspection of the adjacent housetops.

As the boy entered the inner room, Judson waved his hand at a chair near a cheap-looking desk, behind which he seated himself.

Hal took possession of the chair and then glanced at the other occupants of the room.

He was surprised and rather disturbed to identify one of them as Jacob Lippett.

The other was Jackson.

CHAPTER XIV.

TRAPPED.

"What did you want with me, Mr. Judson?" asked the young broker, curtly, turning to the man who represented himself as a lawyer, though there was nothing about the two rooms that would lead one to suspect that any kind of legal business was transacted there.

"I wanted you to meet this gentleman," indicating Mr. Lippett, "on a little matter of business."

"I have no business whatever with that man," replied Hal. "If that is all you brought me here for you might have saved your postage stamps," and the boy rose indignantly from his chair and walked to the now closed door.

No one in the room made a move to detain him, but Jacob Lippett gave an audible chuckle as the boy turned the knob and found the door locked.

"What is the meaning of this, Mr. Judson?" cried Hal, in anger. "Why is this door locked?"

"To prevent intruders from entering," suavely replied the "lawyer."

"I request you to unlock it, so that I can pass out," demanded Hal.

"Pray take a seat, my young friend, and let us proceed to business," said Mr. Judson, with grim politeness.

"I have no business to transact with you or any one else that includes Mr. Lippett," replied Hal. "I ask you again to open the door."

"But Mr. Lippett is very anxious to come to some arrangement——"

"I don't care how anxious he is. I refuse to have any dealings with him."

"That's hardly fair, young man, considering the bad light in which you have placed him."

"In which he has placed himself, you mean."

"Not at all. You are the cause of his present unenviable situation. You exposed him in open court."

"I think Mr. Jackson did that," replied Hal.

"Mr. Lippett does not hold Mr. Jackson responsible for what he was obliged to do under compulsion."

"I presume you think I am to blame for Mr. Lippett's outrageous conduct in my office, too, when he almost killed my messenger?"

"No, I do not."

"I suppose I ought to be extremely grateful to Mr. Lippett for his kind forbearance in that respect," replied Hal, sarcastically.

"Mr. Lippett is prepared to make it all right with the young man in question if he will withdraw the charge of assault."

"What do you mean by all right?"

"Well, I believe Mr. Lippett is willing to pay him one thousand dollars in full for the injuries which he sustained on that occasion."

"Indeed!" replied Hal.

"That, however, is a side issue. Mr. Lippett was under the influence of liquor then and should be accorded a certain degree of leniency."

"I don't think he is entitled to any consideration whatever," replied Hal.

"I am sorry you take that uncharitable view of the matter, young man. However, let us get down to business. I am instructed by Mr. Lippett to offer you the sum of five thousand dollars cash if you will withdraw your charge of crooked business conduct on his part in reference to the matter in which a certain certificate of Grand Pacific stock figures as the principal exhibit. What do you say?"

"It is impossible for me to accede to your proposition, Mr. Judson. The matter is now entirely out of my hands. In any case, I wouldn't do it for ten times five thousand dollars. Had Mr. Lippett called at my office that day in a sober and penitent attitude, offered me a full apology and his regrets that he had permitted himself to engage in such a disreputable piece of business—if he had put all that on paper, signed and swore to its truth before a notary, that I might retain it as a guarantee against a repetition of such tricks, that would have closed the incident. No one would have been the wiser, and Mr. Lippett would to-day be doing business at the same stand, instead of standing in the shadow of a prison wall. That's all I have to say on the subject, and any further talk on your part in the interest of your client, Mr. Lippett, is simply waste time."

"Then I understand that you positively refuse to entertain any proposition in the nature of a compromise between you and Mr. Lippett?" asked Mr. Judson.

"That's the size of it, exactly."

Judson looked at Mr. Lippett as if he had finished his part in the proceedings and wanted further instructions.

The curb broker's countenance was black and threatening.

He turned upon Hal with a glare of rage in his blood-shot eyes.

"You'll come to some arrangement with me in this room," he thundered, "or you'll not leave this place alive."

That was a startling intimation to Hal of what he might expect if he maintained his defiant attitude, and he now realized that he had walked into a trap prepared expressly for him.

He was a plucky boy, however, and not easily frightened.

He saw that he couldn't escape from the room by the way he had entered, since the door was locked and the key missing.

After a rapid glance around the room he coolly walked back to the chair he had occupied for a moment on coming into the room and sat down.

"I presume you have the key to that door, Mr. Judson?" he said, looking the lawyer in the eye.

"I have. It is in my pocket."

"I request you to open the door and let me pass out."

"I am sorry, but Mr. Lippett desires to conclude this business before you go."

"Then you refuse to let me out?"

"For the present—yes."

"What position do you occupy in this matter, Mr. Judson?" asked Hal. "Are you a party to this attempt to bulldoze me into doing something that I am opposed to?"

"I am merely a spectator," replied the man, evasively.

"This talk is all nonsense, and we are only wasting time, Judson," roared the curb broker. "Let us get down to business. Bring that document out of your desk, with pen and ink. Let Fisher read it. If he will sign it right here, well and good. You can then open the door and let him out. If he refuses—however, we'll speak of that afterward."

Mr. Judson opened his desk, by raising the flap, to get the paper.

Hal, glancing in that direction, saw a revolver inside.

Mr. Judson pulled out the paper, an ink bottle and a pen-holder.

He handed the former to Hal, and placed the other articles on the outside of the desk.

The boy broker coolly opened the paper.

It was a statement exonerating Mr. Lippett from all intentional wrong-doing in connection with the Grand Pacific certificate, and expressing the signer's regret that he had been so hasty in bringing the matter before a court of justice before he had thoroughly investigated the case.

"You want me to sign this, Mr. Lippett?" said Hal.

"That's what you've got to do," replied the curb broker, with a significant nod.

"And you propose to pay me five thousand dollars for doing it?"

"I am willing to do that, if you will guarantee to appear in court and help me quash both charges."

"Mr. Judson, allow me to sit at your desk a moment," said Hal, through whose head an idea had suddenly flashed, reaching for the pen-holder.

The impression his words and action conveyed was that he had yielded to force of circumstances and was about to sign the paper exonerating the curb broker.

Mr. Judson accordingly jumped up with alacrity, while a satisfied expression took the place of the sulky frown on Mr. Lippett's face.

Hal, however, had not the slightest intention of signing the paper in question.

He made the bluff of spreading the paper carefully out on the top of the desk, then dropping the pen, he deftly lifted the lid, snatched the revolver, and, cocking it, turned to Mr. Judson and said:

"I'll give you just one minute to take the key out of your pocket and throw that door wide open."

CHAPTER XV.

A GOLDEN POINTER.

The presence of the revolver in Hal's hand completely altered the situation.

Mr. Judson uttered a gasp and started back; Mr. Jack-

son looked visibly disturbed, while Mr. Lippett uttered an imprecation and put his hand to his hip pocket.

The boy coolly observed the effect that the weapon produced.

"You appear to have a gun in your pocket, Mr. Lippett," said Hal. "Oblige me by throwing up your hands."

The curb broker hesitated.

"Gentlemen," said the young broker, laying a sarcastic emphasis on the word, "I hope you understand that the law is on my hand, and that you won't attempt anything rash. I don't care to hurt you, but, remember, you have tricked me into coming to this place, have locked me in here against my will, and have threatened me if I did not do something that appears to be of vital consequence to you, but which is clearly illegal. Under such circumstances if I should disable one or all of you, or even kill you, if I am obliged to do so, I don't think the law would hold me responsible. So once more I must order you to open that door, Mr. Judson."

As Hal spoke he covered the lawyer with the weapon, while he kept a wary eye on the baffled curb broker, who had prudently removed his hand from his coat-tails.

Mr. Judson hastened to do as he was bid, and while he was unlocking the door Hal folded the document he had been asked to sign and put it in his pocket.

When the door was open the lawyer jumped outside and out of sight.

Pointing the revolver at Mr. Lippett, the boy moved toward the door.

When he got near it he sprang quickly into the reception-room, for fear that Mr. Judson might make an effort to strike him down if he passed out slowly.

The lawyer, however, had disappeared.

The tough clerk stood near the window, but made no effort to dispute Hal's retreat, and so the boy walked to the outer door, passed through, shut it behind him, and started for the stairs.

At the top of the flight he lit a match to illumine the darkness and to discover if Mr. Judson was lying in wait for him anywhere on the landing below.

That individual was not in sight, so Hal descended the stairs.

In another minute he was on the sidewalk and safe from further interference on the part of his enemies.

"Well," he breathed, "that was a pretty close call. It serves me right for being such a chump as to walk into that trap. Well, I'll know better than to accept such an invitation next time."

Next day Hal visited the District Attorney's office and handing in the document Mr. Lippett had expected to induce him to sign, told one of the assistant district attorneys what he had been through the evening before at No. — Nassau Street.

He furnished a description of Mr. Judson and his tough so-called clerk, and the police were soon instructed to look for those persons.

One day not long afterward a well known broker entered Hal's office and asked to see him.

As the boy happened to be in his visitor was shown into his sanctum.

"I am glad to know you, Mr. Partridge," said Hal, who knew his caller by sight and reputation.

"The pleasure is mutual," replied the caller, beaming upon the boy.

"What can I do for you, Mr. Partridge?"

"There is quite a number of us who are forming a pool for the purpose of booming a certain stock. We already have about \$10,000,000 pledged, but some of the people want you to go in for luck, for you seem to be one of the most fortunate speculators, for a beginner, the Street has ever known. So I have been sent to offer you a chance to come in. It will cost you a quarter of a million, but you will easily double your investment, I can guarantee that."

"What stock are you going to boom?" asked Hal.

"It wouldn't be prudent for me to tell you that until you have pledged yourself to be one of us. Nobody outside the syndicate will learn our secret."

"Who are the gentlemen that have agreed to go in?"

The broker named over several of the solid men of the Street.

"A quarter of a million is a lot of money, Mr. Partridge. How do you or the other gentlemen know that I can toe the mark to that extent?"

"We don't know; but you would not sign our agreement unless you could make good."

"That's right. Without saying whether I am or am not worth a quarter of a million I will have to ask you to excuse me from going into your syndicate. I do not fancy combinations any way on general principals in spite of the fact that many of them make large profits for their members. Aside from that fact I have determined not to go into any pool to control a stock until I am old enough to buy a seat in the Exchange, when one is put up at auction."

Mr. Partridge did not press him to reconsider his determination, but after a little side talk he got up and left.

After he had gone Hal sat at his desk and reflected on the subject of the interview.

"That's a pretty wealthy crowd that will be identified with that combination. I'd give considerable to learn what the name of the stock is they're going to boom. It would mean a fortune to me. Well, I'm going to keep my eyes open. The trend of certain stocks on the market may give me a hint, or I may find out in some other way. It pays to keep wide awake in Wall Street. In fact if you don't you'll soon see your finish."

On the following afternoon Hal had occasion to go to Jersey City.

A couple of gentlemen, whom he recognized not only as solid Wall Street men, but as members of the syndicate he had been invited to join, preceded him aboard the boat and took a seat in the gentleman's cabin just ahead of him.

Hal noticed they were talking "shop," and he kept his ears wide open.

"We couldn't have selected a better stock than P. & W.," remarked one of them to his friend. "It is selling low—much below what it is really worth, and we shall have no trouble in sending it higher."

"Who did you say was going to do the buying and booming for us?" asked the other.

"Morris Jacobs and Ben Thompson."

"When do they begin buying?"

"Saturday morning. I look to see them get hold of the bulk of the shares before the price begins to go up to any extent."

They continued to talk on the subject until the boat ran into the Jersey City slip, and they mingled with the crowd, as did Hal.

"By George!" cried the boy broker, "Talk about luck! Here I've got right on to the name of the stock the syndicate I was asked to join is going to boom. And the information comes to me from the best of all sources—the mouths of men directly connected with the deal. So their brokers are going to begin buying on Saturday, eh? Well, I'll begin buying right away—to-morrow morning. If I don't make half a million out of this with my capital I ought to be kicked. That will bring me close up to the million mark. I guess I'm the Young Midas of Wall Street all right. Why if I continue to be such a favorite of fortune I ought to become a multi-millionaire before I reach thirty."

Although outwardly calm, Hal in reality was greatly excited over the prospect that he saw within his grasp.

He knew that if he could manage to buy a considerable amount of P. & W. at prevailing low figures, before the syndicate brokers became aware of his purchases, he would not only make a big pile of money, but make matters eventually exceedingly uncomfortable for the combination.

In fact he was likely to prove the most important factor in the situation.

CHAPTER XVI.

OUT FOR A MILLION.

Hal could hardly get to sleep that night by reason of the busy thoughts that surged through his brain, for his mind

was fully engrossed with the plans he had in view for accomplishing his object.

When he reached his office in the morning he found an attendant of the Tombs waiting to see him.

"You are wanted by the Warden for the purpose of identifying a prisoner suspected to be Benjamin Judson. Can you go up right away?"

"I can accompany you in fifteen or twenty minutes," replied Hal. "I must attend to my mail first, and look after any commissions that require immediate handling."

"Very well. I will walk down to the Battery and be back in half an hour."

The official departed.

In forty minutes he was back again and then Hal went with him to the Tombs, where he was shown into the warden's office.

After a wait of fifteen minutes, the boy was brought out into one of the corridors of the jail where perhaps twenty men—prisoners and attaches intermingled—were drawn up in line ready for inspection.

Hal passed slowly down the line, but it did not appear to him that Judson was in the bunch.

One man in the center looked suspiciously like the "lawyer" about the eyes, but he had only a natty little moustache, whereas Judson had worn a heavy beard.

Hal told the warden that he could not identify Judson, though he indicated the man with the moustache as being something like him.

"That is the man who was brought in last night by the detectives on suspicion that he is Judson. He was probably disguised with a false beard when you saw him in Nassau Street. Your partial identification will be enough to hold him for examination. The detectives will try and find out more about him."

When Hal returned to Wall Street his first business was to fill his handbag with money from his safe deposit box, and start out to buy in P. & W. shares on the quiet.

The stock was ruling at 58.

He stepped into Hapgood's and ordered that gentleman to purchase 10,000 shares for him on margin.

He placed a similar order with Mr. Fassett.

Then he visited a dozen different brokers and left small orders aggregating 30,000 shares, all of which he got for 58.

He also placed an order for 500 shares in Miss Harley's interest, having just enough of her money to cover the margin.

After that he stopped for the day, having acquired 50,000 shares and laid out \$270,000 in margins.

Next morning he gave both Hapgood and Fassett orders to buy 5,000 more shares apiece, for which he had to pay 59.

Next day was Saturday, and Hal made it his business to find out if brokers Morris Jacobs and Ben Thompson were buying P. & W. according to programme.

They were, as fast as they could get it.

Hal then gave a third order to Hapgood and Fassett to buy him 5,000 more shares apiece, and these shares cost him 60.

That took within a few thousands of every cent he had in the world.

"It's going to be a million or bust with me this trip," thought Hal as he sat at his desk after the Exchange closed at noon. "I've got 70,000 shares of P. & W. which the syndicate can have if it will pay me enough for it. It is up to me to saddle it on the pool to the best advantage. If the combination gets hold of all the shares it wants before I am ready to sell, I may find some difficulty of unloading at the profit I am looking for. I must also look out that I don't break the market at the final stage of the game, at least before I am on easy street."

On the following Monday P. & W. was largely traded in and the price went up to 61, at which figure the syndicate brokers corralled quite a bunch of the stock.

Their efforts to get more on the next day drew more attention to their purposes than they liked.

Brokers holding the stock made no effort to let it out, owing to their suspicions that Jacobs and Thompson were acting for a pool, and as a consequence the price of P. & W. stiffened, and sales were recorded at 62, 62 3-8 and 62 7-8.

When Messrs. Jacobs and Thompson found it going at 63 they withdrew for a consultation with their principals.

Hal in the meantime was watching the market like a hawk.

Even at the present advance he was over \$300,000 ahead. He expected to see it go to 70 at any rate.

The pool started a bear raid on P. & W. for the purpose of upsetting any existing theory that an organized scheme was under way to boom the shares.

By this means the operators interested in the stock hoped to shake out a goodly number of shares which a new lot of brokers were instructed to buy in as low as they could get it.

This move proved fairly successful.

P. & W. declined to 59, at which figure many thousands of shares changed hands.

Hal, however, was not frightened into parting with any

of his holdings, for he was wise enough to expect something of this kind to eventuate from the too rapid advance of P. & W. at the start.

As soon as the combination had got all the shares it could buy at 59, the brokers bid a higher figure and the shares gradually advanced to 65, many sales taking place as the stock rose.

The public now began to bite, and a hundred brokers came on the floor with buying orders in their pockets.

This created a demand for the stock which started upward with a rush.

The pool then ceased to buy and watched its opportunity to unload.

It was now up to Hal to get busy, and see that in the excitement which began to accumulate around the P. & W. that he got rid of his stock before the syndicate men got the best of him.

Accordingly, he gave orders to the various brokers who held 30,000 of his shares, and also Miss Harley's 500, to sell out at around 70.

The shares went off like hot cakes, netting Hal a matter of \$300,000 and Miss Harley \$6,000.

He then gave Hapgood orders to sell his two 5,000 lots, and they went at 71, by which he cleared nearly \$100,000.

Later in the day Fassett received similar instructions, and sold his two 5,000 lots at 72, on which Hal cleared a little over \$100,000.

With a half a million already made Hal still had two blocks of 10,000 shares—one block in Hapgood's hands, the other in Fassett's—ready to be dumped on the market.

He let Hapgood's out next morning, and the syndicate brokers had to take it in to save the market from going to pieces.

Hal's profit on this lot, sold at 74, amounted to \$150,000.

Precisely at noon Fassett threw the other 10,000 on the market at 75.

The syndicate staggered under the load, but the millions in the pool enabled the brokers representing the combination to take it in, and when the stock after dropping to 73 bounded up again to 76, Hal rubbed his hands with delight and started to count up the money he had made on this gigantic deal.

He found he had cleared a profit of over three-quarters of a million, and that he was now worth all told, one and a quarter million dollars.

The syndicate had tried in vain to find out who had been flooding the market with thousands of the P. & W. shares just before its own brokers were preparing to unload.

When the smoke of the battle was over the secret leaked

out somehow, and it became generally known that the Young Midas of Wall Street had made all the money and had handed out a lemon to the millionaire combination.

Then it was that all Wall Street took off its hat to Hal Fisher, and for many days thereafter the brokers talked of little else than his wonderful coup in the market.

The papers that printed an account of Hal's triumph also printed an account of the trial and conviction of Jacob Lippett, and that of Benjamin Judson, both of whom were sent to Sing Sing.

When Edna Harley received the letter and a statement from Hal informing her that the young broker had made \$6,000 more for her, she came on to New York at once to personally thank him.

Hal was delighted to see her, and after a lengthened interview, invited her to go to lunch with him.

He took her to Delmonico's, and treated her like a queen.

After that Hal found an excuse to go to Carlyle, N. J., and pay his fair customer a visit.

These visits were repeated at shorter intervals, and finally one afternoon, when they were out walking together, Hal asked her to be his wife.

She gave him the answer he wished for, and to-day she is mistress of one of the swellest residences on Riverside Drive, New York.

The newspapers printed a full account of his marriage at the time, with pictures of Hal Fisher and his fair young bride.

On the Sunday following that event, one big daily published in its magazine pages an illustrated life history to date of the meteoric and successful career of Hal Fisher, the Young Midas of Wall Street, who was out for a million and got it with a margin to spare.

THE END.

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